

## COMUNIDAD PREOCUPA CU WEB A ANUNCIA AUMENTO DI TARIFA DI AWA



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## Comunidad preocupa cu WEB a anuncia aumento di tarifa di awa

Ayer mainta WEB Aruba NV a anuncia cu entrante awe, 1 di juli 2022, tarifa di awa lo subi di prijs. Segun nan a informa den nan comunicado di prensa, esaki ta debi na un aumento drastico di Heavy Fuel Oil (HFO) di alrededor di 126%, compara cu aña pasa. Un noticia cu a impacta comunidad completo y cu lo tin un efecto ariba e costo di bida pa ciudadanonan di nos pais.

Cu apenas un dia di anticipacion WEB Aruba NV a haci e anuncio cu nan lo ta introduciendo un estructura di tarifa nobo, cual segun nan ta splica, lo conduci na un particion mas husto entre consumidornan grandi y consumidornan chikito.

Segun e comunicado ta sigui indica, te aworaki WEB a absorbe e aumento di gasto di HFO, pero e punto a yega cu esaki no ta responsabel mas. Como parti di e medidanan pa modera e aumento di tarifa, segun nan ta señala, nan a baha otro gastonan operacional caba cu 6.5 miyon y adicionalmente nan a acepta di genera menos entrada pa 2022 y a vries salario di tur empleado pa aña 2022.

Sin bisa menos e noticia a cay manera un baño di awa friu pa hopi cu ainda ta lucha pa para riba nan pia despues di e golpi duro cu e isla completo a ricibi economicamente pa motibo di e pandemia di COVID-19.

Despues di e publicacion di e anuncio oficial ariba rednan social, e reaccionnan tabata demostra e malcontento di comunidad. Hopi ciudadano a expresa cu e aumento aki ta inhusto, inhumano y cu e aumento, cu pa hopi ta casi dobel di loke nan ta paga actualmente, lo "kibra nan cartera" tur fin di luna.



Minister President, Evelyn Wever-Croes, durante e conferencia di prensa di ayera a contesta un pregunta ariba e topico aki di un miembro di prensa indicando cu Gobierno di Aruba a wordo desagradablemente sorprende pa e anuncio di WEB sin cu nan a haya aprobacion di gobierno y mientras cu nan ta na mesa cu WEB y Elmar ariba e tema aki.

El a agrega cu no ta un secreto y cu su mes a yega di menciona varios biaha cu nan a pidi pa hisa e tarifanan, pero gobierno a bisa nan cu nan kier mira di nan banda cierto trabounan wordo haci. "Nos ta na mesa cu nan, nos a sinta

na mesa cu nan e siman aki prome cu retract pa atende cu e crisis y e palabacionnan no ta cu awe nan ta sali anuncia algo asina", el a bisa.

Minister President a indica cu e caso ta den man di Minister Glenbert Croes, ken ta e minister di energia y asina cu Minister Croes tin algo mas di bisa e mes lo duna e comunicacion eynan.

Pa loke ta otro pregunta tocante si e anuncio di WEB tin di algo di haber cu e aprobacion di e ley LNT cu a wordo aproba pa probablemente evita cu e prijsnan por sigui aumenta. Na esaki Minister President a contesta; "Mi no

ta kere cu WEB Aruba lo haci algo asina pasobra un ley a pasa. Mi no por specula riba esey".

Gina Maduro, presidente di sindicato ABV, a publica su reaccion ariba su cuenta di Facebook caminda e ta expresa cu e aumento di e tarifa no a wordo haci na un manera husto.

"E pensionado cu ta biba su so cu un solo entrada cu yama AOV, e grupo vulnerabel aki bo ta castiga. Mi ta spera por evalua esaki prome cu introduci e tarifa nobo per 1 juli 2022", Maduro a indica.

El a agrega cu e fundacionnan

cu a wordo afecta pa e recorte di 60 miyon, mester haya un tarifa special, y cu e expansion di hospital y ImSan coriente y awa a subi drasticamente y cu eynan mester bin cu tarifa special pa yuda comunidad.

Sindicato di Maestro di Aruba (SIMAR) a manda un carta pa Minister Presidente den nomber di tur nan miembronan y sector di enseñansa vociferando nan malcontento y preocupacion pa e impacto cu e aumento aki lo tin pa e clase trahado.

"Tin famianan cu hopi biaha no tin e recursonan ni cu esakinan ta suficiente. Hopi miembro a indica cu ainda nan ta luchando cu nan finanzas y cu ta haci hopi esfuerso pa yega fin di luna cada luna", e sindicato ta señala.

SIMAR ta menciona tambe cu e recorte salarial cu tin desde mei 2020 pa sector publico y semi-publico, ta un sla fuerte pa hopi y mas ainda cu tin falta di claridad y tin un gran incertidumbre si realmente e empleadonan aki lo haya e 5% back den luna di juli.

E aumento di tarifa di WEB Aruba, SIMAR ta señala, lo afecta ainda mas e costo di bida. Nan ta sigui indica cu ta wordo bisa cu e aumento di costo di bida ta alarmante, pero e impresion general ta cu ningun seguimiento extensivo ta wordo realiza of ta wordo realiza di manera insuficiente den e sector priva.

"Directiva di SIMAR ta lamenta cu e anuncio di WEB lo influi negativamente den e situacion economico di diferente famia cu mester sobrevivi cu tiki recurso. Nos kier señala cu AWA ta un di e necesidadnan primario di e ser humano. Di otro banda e ta indiscutiblemente probabel, specialmente den educacion, cu e problemanan social lo aumenta considerablemente. Ta premira cu e final ainda no ta den bista", el a agrega.

Por ultimo SIMAR a solicita urgentemente na Minister Presidente pa e interveni den e tema, no solamente como stakeholder den nomber di Gobierno di Aruba, pero den su calidad como Prome Minister, cu su deber ta sirbi principalmente e interes nacional y e bienestar general di e pueblo, cu mester ta central.

### Tarifa residencial

Consumo m <sup>3</sup>	Tarifa AWG pa m <sup>3</sup> Antes	Consumo m <sup>3</sup>	Tarifa AWG pa m <sup>3</sup> Entrante 1 di juli 2022
0 - 3 m <sup>3</sup>	4.55	0 - 12 m <sup>3</sup>	7.25
4 - 6 m <sup>3</sup>	4.55	13* m <sup>3</sup>	11.00
7 - 12 m <sup>3</sup>	6.25		
13 - 20 m <sup>3</sup>	11.25		
20* m <sup>3</sup>	15.25		

### Tarifa NO residencial

	Consumo m <sup>3</sup>	Tarifa AWG pa m <sup>3</sup> Antes	Consumo m <sup>3</sup>	Tarifa AWG pa m <sup>3</sup> Entrante 1 di juli 2022
Comercial	Pa m <sup>3</sup>	9.50	Pa m <sup>3</sup>	11.00
Agricultura, Horticultura y Ganaderia*	Pa m <sup>3</sup>	5.50	Pa m <sup>3</sup>	5.50

\*Basa riba compra minimo garantisa di 10 m<sup>3</sup>.



*Aruba ta un isla bendiciona*

## Bonnie a pasa Aruba sin laga hopi daño



**Contrario di loke hopi hende a espera di mal tempo den e dianan aki unda tabatin alerta cora di advertencia pa tormenta tropical na Aruba, e potencial ciclon “Bonnie” a pasa sin laga basta dañonan material den e isla, ayera diahuebs solo a sali y tambe a haya awasero pa via di e nubianan cu e sistema aki a laga atras.**

Den un conferencia di prensa di prome minister Evelyn Wever-Croes conhuntamente cu DOW y Meteo Aruba ayera merdia a wordo anuncia cu e mal tempo tabata moviendo na e parti west cu 20 miya pa ora, na e momento ey tabata mas cu 1.000 kilometer leu for di Nicaragua unda el a pasa Aruba diaranson ultimo den

oranan di anochi lagando algun nubianan atras pa motibo cu area di Caribe te ayera tabata instabil y cu basta aire humedo, segun loke Rodney Tromp meteorologo di Meteo a sigura.

Te diaranson ultimo Meteo a registra 39.4 millimeter di awa y e biento di mas duro cu nan a registra tabata di 61 kilometer pa ora.

Manera el a sigura, ayera efectivamente awaseronan a cay unda cu Tromp tabata indica cu e chens cu lo a sigui registra mas den e proximo 24 oranan den cual nan ta keda monitor y si lo mester sigui den comunicacion cu Rampen Bureau y pueblo si lo ta necesario.

Di su parti, Marlon Croes

director di departamento DOW a expresa cu Aruba ta un isla bendiciona unda cu ayera e isla a lanta cu poco dañonan material a causa di e yobidanan, tambe el a declara cu diaranson ultimo prome cu e pasada di e tormenta nan a ricibi 30 melding y oranan despues cu e tormenta a pasa nan a haya 44 melding mas, cu un total di 74.

Varios di nan tabata trata di pasada di awa y otro tabata trata di camindanan cu tabatin buracan, matanan of santo cu a cay riba caminda.

Pa loke ta trata e areanan cu tabata den riesgo halto pa inundacion, Croes a menciona cu nan a pasa ayera mainta prome cu e awasero y nan tabata muestra bon unda cu ekiponan tabata den alerta y a

soluciona algun problemanan cu a bin dilanti pa loke tabata trata clean-up di camindanan. E beachnan cu tabata un preocupacion basta grandi, Bushiri a lanta sushi y e ekipo tabata trahando ayera den dje, Tamarijn Hotel si a sufri dañonan caminda hopi baranca a keda.

Nan a ripara tambe cu hopi mata a cay, matanan di kiwi cu den nan mayoria ta ubica den area di Noord unda cu nan a cuminsa lanta esun cu por y esun cu no por scapa mas nan mester a corta nan. “Nos tin trabou nos dilanti pa nos por mehora nos infraestructura di manera definitivo pa futuro y nos por mitiga tur e riesgo” Croes a expresa.

Prome minister Evelyn Wever-Croes a señala cu Aruba a

scapa di un tormenta tropical serio cu tabata menasa e isla loke a pone cu for di ayera 12or di merdia Aruba a bay back na normalidad y a elimina tur medida cu a wordo implementa, sector comercial ta trahando normalmente y sector publico tabata bezig pa awe den oranan di mainta por duna servicio sin interupcion unda cu mester a baha tur sistemanan y na algun caminda mester a haci algun trabou pa servicio por wordo duna.

“Aruba ta bay back na normalidad y scolnan tin cu habri mañan 1 di juli”, el a bisa. Den e potretnan por mira algun area cu a ser afecta diaranson ultimo y tambe ayera diahuebs 30 di juni pa via di awaseronan.



*CAft no ta sinta den stoel di Gobierno sino mas bien ta conseha*

## Baha gasto pa cumpli cu normanan palabra y pa bienestar di comunidad di Aruba

**E ta miho pa Gobierno y pa Aruba ta si e gastonan publico baha, pa Gobierno depende menos riba crea mas entrada. Asina Presidente di College Aruba financieel toezicht, CAft, dr. Raymond Gradus a bisa Bon Dia Aruba.**

“Ta ora pa realmente mira sistematicamente na e gastonan, pa por fin baha esakinan. Nos sa di e bien y e servicionan cu a bira mas caro, nos sa di e gasto di personal, nos sa di e peso financiero di e proyectonan PPP.

No tin splicacion suficiente pakico Gobierno no por baha e gastonan, segun Gradus. Berdad ta warda e contesta di Gobierno pero locual CAft ta mira ta aumento continuo di gasto. E Presidente di CAft a muestra fisicamente con e liña di huur di edificio, subsidio, di gasto di PPP y di ‘goederen en diensten’ ta bay. Tur ta subi so. “E fondonan cu ta pasa pa Serlimar y otro entidad publico/ semipublico ta unicamente aumenta. Pero locual ta esencial cu mester cambia e direccion di e tendencia aki, cu por yega na un consolidacion fiscal.”

Gradus ta enfatisa cu berdad Aruba ta autonomo den Reino y tin plannan cu ta hopi bon riba mes. “Y Aruba mester bin cu accion, accion y accion. Y ta eyan ta unda e pais ta keda atras.”

E ta spera cu den e carta cu Gobierno mester manda ta inclui algun accion y den nos conviccion, nos ta kere cu nos a presenta e miho argumentonan. Pasobra e debe di Aruba ta mucho halto. Economia ta draai hopi bon, pero Presupuesto di Gobierno no ta keda a paso. E deficit di 2021 tabata 11 por ciento mientras cu economia a crece cu 17 por ciento. E aña aki economia lo crece cu 4.7 por ciento segun IMF, pero deficit di Gobierno ta 4.2 por ciento di e Producto Interno Bruto, GDP. “Esey ta areanan cu mester traha riba dje. No solamente pasobra e debe ta halto, pero pasobra tin hopi prestamo riba mercado internacional cu mester keda refinancia, cu ta mas caro awor. Mi ta kere cu ta na interes di tur hende, cu Aruba ta manda e señal cu kier tuma e toro na su cacho.”



Gradus ta admiti cu no ta facil pa corta den gasto, pero ta enfatisa cu tin fruta cu ta colga hopi abao y cu por piki nan hopi lihe. “Ta cuestion di keda consistente y duna Aruba oportunidad pa crece.” E tin speransa cu por, pasobra si mira con turismo ta bay bon, e ta muestra cu tin capacidad pa tuma pasonan necesario, Gradus a bisa.

### BTW

Aruba a dicidi na 2021, sin ningun deliberacion cu CAft of Hulanda pa baha e tarifanan di belasting, tanto di loon como inkomstenbelasting. Y e colegio a bisa cu mester bin compensacion pa e reduccion aki, particularmente pa motibo cu na e momento ey Aruba tabata depende di sosten di likides di Hulanda. “Cu tur respet, pero si ta depende di sosten financiero di Hulanda, nos a bisa cu e lo bay den e totalidad.”

Den otro palabra, e reduccion na loon y inkomstenbelasting a nifica reduccion di e suma cu Hulanda a duna tambe na sosten, basa riba conseho di CAft. “Nos memorisa e paso aki den un total di nueve (9) conseho y loke ta wak atrobe cu cada biaha ta pospone pa tuma e medida. Esaki ta e problema di Aruba.” Por ehempel, lo por mira unda ta bay subi otro cobranza di belasting. Pero en principio,

Raymond Gradus y CAft ta di pensamiento cu si kier baha belasting un caminda, e ta sensato pa bin cu compensacion y ta ora pa active esaki.

### Sinta den stoel di Gobierno

Tanto Minister di Finanzas Xiomara Maduro como Lider di RAIZ y actual Minister di Transporte, Integridad, Naturalesa y Asuntonan di Adulto Ursell Arends a bisa publicamente cu CAft no por sinta den stoel di Gobierno. Y dr. Gradus ta de acuerdo cu e ponencia aki. “Nos ta un organo di conseho pa Consejo di Minister di Reino y tambe consehero di Consejo di Minister di Aruba. E ta na Gobierno di Aruba pa resolve e asuntonan, pero si den cuadro di e protocol sera cu Hulanda y e ley Aruba College financieel toezicht, LAft.”

Locual Gradus ta desea pa Aruba, el a bisa Bon Dia Aruba ta logra espacio financiero pa baha su debe. Tin un momento importante cu e presupuesto di 2022, unda CAft enfaticamente ta kere cu mester reduci e deficit di 232 miyon florin, pa asina por anticipa na e presupuesto di 2023 unda mester tin un surplus di 1 por ciento. E buraco ta mucho grandi pa logra e meta di 2023, segun CAft. Y esey ta e meta tras di e reco-

mendacionnan nombra den e carta di 10 di Juni. “Unabez cu baha e debe, e interes ta baha tambe.” Den presupuesto tin un serie di interes cu den e proximo añanan lo mester baha cu 50 miyon.

Pero e calculacion no ta cuadra, pasobra e nivel di interes ta basa riba e punto di salida cu presupuesto lo tin un porciento di surplus na 2023. Den otro palabra, pa e meta di baha gasto di interes mester bin surplus, pa asina bin espacio pa otro asunto importante manera ensenansa y necesidadnan local. Locual ta mira awor aki ta cu e gasto di interes ta pusha afo e inversion den asuntonan cu ta importante pa Aruba, segun dr. Gradus.

### AZV, RWZI y Dump

Aruba ta confronta retonan grandi cu e planta di procesamiento di aw ana Bubali y tambe e dump di Parkietenbos, cu ta rekeri sumanan cuantioso. Pero sin fondo y sin e posibilidad pa crea fondonan special of un proyecto PPP, e ta un reto mas grandi ainda pa yega na un solucion. CAft a bisa cu kier mira e proposicionnan pa inversion ta mas eficiente y cu eficacia. Y unabez cu presupuesto ta cumpli cu norma, ta crea espacio pa inverti den e proyectonan. “Hulanda e ora lo ta interesa e ora pa participa den financia-

mento cu un interes abao, cu ta beneficioso pa presupuesto di Aruba. Hulanda a bisa cu e aña aki ainda e ta interesa pa inverti den proyectonan di necesidad.” No por traha mas cu fondonan separa di presupuesto. Pasobra locual ta haci ta sconde e gastonan publico for di presupuesto, pero toch ta afecta e posicion financiero di Aruba negativamente. Consequentemente, por ehempel, intencion di Gobierno pa yuda e grupo financieramente vulnerable pa e gasto di contribucion propio pa cuida medico, ta algo di compronde pero e mester bira parti di e presupuesto. Maneho financiero di Aruba no ta permiti cu tin un cantidad di fondo cu ta dificil pa controla.

Sinembargo, dr. Raymond Gradus ta muestra cu pa e RWZI, ta hotelnan ta esnan cu mas ta probecha. Pues, lo por pensa riba un sistema di prefinanciamiento, unda Hulanda lo por pone fondonan disponible, pero basta cu tin un proyecto bon describi, cu fondonan pa mantencion riba presupuesto. “E hotelnan mester por duna nan contribucion pa e financiamiento multianual di un proyecto asina. Mi kier bisa Aruba, cu Hulanda kier yuda, pero e ta esencial cu e resto di presupuesto ta na ordo. Pero ban wak con e desaroyo lo ta den e proximo dianan.

### Van Huffelen

CAft ta keda pendiente pa mira si Aruba ta cumpli completamente of cu un parti di e normanan palabra den e protocol, y unabes cu esaki ta cla, lo por haci un declaracion. Pero, den su carta di 10 di Juni, dr. Gradus a bisa di lo conseha Consejo di Minister di Reino pa duna Aruba un ‘aanwijzing’ si no cumpli. Bon Dia Aruba a puntra kico un ‘aanwijzing,’ lo nifica, pero dr. Gradus a bisa cu esey no ta su competencia. E organo lo por duna conseho unicamente y ta keda na Gobierno di Reino pa dicidi. “Si ta asina leu, e ta un pregunta pa Ministerio pa Asuntonan Interior y Relacionnan di Reino.” En todo caso, dr. Gradus a enfatisa cu Secretario di Estado Alexandra van Huffelen no tabatin ningun papel den e decision pa duna Aruba mas tempo pa reacciona



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# Editorial

## Sin mas exportacion... *No tin economia sostenible...*

Nos a tuma nota di e esfuerzonan reciente pa mehora economia di nos pais. Esey den forma di e comision cu ta encarga cu trece dilanti idea pa stimula economia y e incentivan cu ta considera necesario pa esaki. Tambe simultaneamente a tuma lugar un iniciativa di comercio na San Nicolas pa explora e posibilidadnan di recuperacion y crecimiento economico, algo necesario. Simultaneamente tin e trabao na caminda pa elabora y raporta tocante e metanan di Desaroyo Sostenible di Nacionnan Uni pa 2030, cu tin nan base den un desaroyo economico sostenible, pa provee e recursonan necesario pa financia e desaroyo desea den otro area.

Y nos ta na apenas ocho aña di 2030, y mester bin claridad ta ki rumbo nos ta bay tuma pa logra desaroyo sostenible den e tempo disponible. E periodo aki ta bastante cortico pa logra algo sustancial, pesey e urgencia pa yega na e claridad referi. Aki pa cuminza nos tin e problema cu practicamente no a comunica nada mas cu comunidad, salvo e repiticion di e intencion y metanan general. En general nos no a topa cu mucho atencion den medianan di comunicacion tocante e 17 metanan di desaroyo sostenible, cu excepcion di mencion di e metanan general mes, pero nada di algun elaboracion o analisis dedica na e metanan, cu referencia specifico na e situacion na Aruba. Ta bira tempo pa cambia esaki y cuminza comparti cu comunidad kico ta e trabao haci te awor. Cu tur respet, ta interesante pa nos tuma nota cu a caba di hiba informe pa e instancianan internacional concerni tocante e supuesto avancen di e trabao, y ta spera di nos como prensa cu nos ta aplaudi esaki, sin cu ningun dia nos a mira un silaba di e raportahe aki? Di e manera aki ningun hende por forma pa su mes un opinion adecua, funda den dato concreto, di ningun di e 17 metanan di Nacionnan Uni pa loke ta Aruba.

Y pa pasa pa e base economico; no tin claridad tampoco ta kico ta considera desaroyo economico sostenible, den e situacion local. En general ta facil pa bisa cu desaroyo economico sostenible ta e desaroyo cu no ta 'canibalisa' e propio base di recurso cu ta necesario pa sostene e desaroyo economico a largo plazo. Pero kico esaki a significa pa un pais manera Aruba? Ban cuminza cu e motor di nos economia, turismo. Kico lo ta desaroyo turistico sostenible? Nos ta tende nos mandatarionan ta papia di esaki? De vez en cuando, y sin realmente indica e problemanan cu tin riba nos caminda pa cu esaki. Ta facil predica cu nos ta bay den direccion di 'boutique hotels' di tamaño modera, pero esey no ta kita e realidad di e miles di camber di facilidad grandi cu ta

bao construccion caba. Y esaki mientras nos tin un escasez di persona riba nos mercado laboral. Pa bon comprension: esey no ta implica cu no tin desempleo, solamente cu tin un 'mismatch' grandi riba mercado laboral entre loke mercado ta pidi y loke tin disponible na trahador local. Nos ta tende nos autoridadnan laboral, si nan ta existi, bin dilanti y bisa algo di e situacion aki?

Banda di esaki nos mester papia di e otro recursonan, entre otro natural, cu ta bao menaza di e propio turismo cu den su forma actual ta yuda caba cu e recursonan aki mes. Proteccion ambiental, y no solamente den forma di un grito solitario na algun momento, no ta un luho sino un necesidad strategico. Si acaso tin atencion pa esaki, nos no ta mira suficiente accion riba e tereno aki. E actitud miedoso cu nos ta mira ora mester trata tema di proteccion ambiental, pa no toca interesnan economico a corto plazo, no ta suficiente pa duna un señal cla unda nos ta bay cu esaki.

Fuera di tur esaki, ta importante amplia e base di actividad economico dirigi na exportacion, pa gana divisa. Aki tambe por tuma nota di e bon intencionnan, pero no ta tende casi nunca algo concreto. Esey tin pa un parti su base den e realidad cu casi no por indica actividad cu ta cay den e categoria di exportacion aki; practicamente tur actividad economico ta 'piggyback' riba e beneficio primario y poder di compra local, genera pa turismo, cual tin su limitacion y ademas, ta hustamente e idea pa amplia e base aki, manera bisa anteriormente. Ta di elogio cu ta trata di mehora e regimen fiscal, algo cu mester a sucede pa decadas caba, pa crea mas incentivo pa empresa por opera mas eficiente y competitivo.

Pero atrobe, esey riba su mes no ta crea mas actividad cu ta gana divisa. Pa esey, nos mester analiza nos recursonan na promer lugar. Por ehemplo, nos tin un situacion casi unico den nos region, cu un poblacion cu por ta excelentemente multilingue. Hunto cu un tremendo infraestructura digital esey por resulta den oportunidad den exportacion di servicio. Nos ta topa sin embargo cu problema pa cual no ta mira un solucion: nos enseñanza ta un desastre y nos infraestructura digital no ta bay avanza pa via di proteccion di e monopolio di e compania estatal di telecomunicacion. Nos no por yega nunca na diseña un strategia di desaroyo berdaderamente sostenible si nos politiconan tin miedo di gara e toro na su cacho y habri caminda pa desaroyo sostenible. Nos ta bay mira esey?



*Prome Minister Evelyn Wever-Croes:*

## Crisis team a actua na e momento husto y a pone medidanan husto y necesario

*A aplica e plan di horcan y e experiencia y conocimiento di nos profesionalnan*



**Durante e conferencia di prensa cu a tuma luga na oficina di BRA, Prome Minister Evelyn Wever-Croes a duna di conoce cu pa cu e pasada di e mal tempo, Gobierno y Crisis Team a aplica e plan di horcan na unda cu a basa nan mes riba esaki pero tambe riba e experiencia y conocimiento di nos profesionalnan den e ekipo di crisis.**

E prome mandatario di Aruba a remarca cu e no ta kere cu Aruba a actua mucho apresura ni tampoco mucho laat pa tuma decisionnan cu a tuma. A actua na e momento husto y a pone medidanan husto y necesario cu mester a wordo poni na e momentonan ey.

“Claro cu tin hende cu lo kier cu a tuma decision y medidanan hopi mas prome mientras cu otronan no tawata

kier a mira medida mes y ta cuestiona e motibo pa cua mester a bin cu medida. Manera cu tur cos den bida, y den e caso aki tambe, no por complacé cu tur hende. Importante ta cu nos a basa nos mes riba nos plan y a wordo guia door di Nacional Hurricane Center”, Prome Minister a enfatisa.

Nacional Hurricane Center a pone Aruba riba status di ‘Warning’. Meso Crisis Team a actua di acuerdo cu a plan. Den esaki, Aruba a cumpli responsabelmente cu loke cu mester a wordo haci pa informa pueblo y percura pa tur cos cana bon pa e seguridad di nos ciudadanonan.

Den e tereno pa un preparacion pa un horcan, Prome Minister a indica, semper e consejo ta ‘Planifica pa lo peor’. Implicando e maneho aki, por sali gana di aglo asina. Desde dialuna, a anuncia cu pa diaranson 8or, e tormenta lo pasa mas cerca di nos isla. Esaki tawata e caso tambe. E mas cerca aki tawata 90 kilometer zuid cu a yuda miho pa pasa door di e tempestad. Tambe, a anuncia cu pa 10or di diaranson anochi, e pio lo pasa caba. Esaki ta loke cu a tuma luga tambe.

Prome Minister a duna di conoce cu e unico cos cu na e momento ey no

por a predici ta e daño cu lo a ser causa pa e tempestad y cuanto tempo lo tawata tin mester pa recupera di esaki. Y awor, nos sa e contesta riba esaki.

“Y nos ta contento cu awe nos no ta den e posicion di bisa pueblo cu nos ta lamenta cu nos no a tuma accion pasobra nos no a spera y planifica pa lo peor. Nos a tuma e precaucionnan necesario”, Prome Minister a bisa.

Prome Minister a enfatisa: “Nos ta den temporada di horcan cu a cuminsa e luna aki y ta sigui te na november. Nos a pasa den un bon prueba na fin di e prome luna. Ta hopi importante pa nos tur ta prepara pa esaki. E tempestad a pasa nos bay. Realmente nos ta bendiciona. Pero ban keda alerta”.

Prome Minister na final, a gradici tur integrante di Crisis Team, DOW pa nan profesionalismo, dedicacion y sacrificio pa sirbi nos pueblo bou di circunstancianan hopi dificil. Un biaha mas nan a demostra di ta prepara pa enfrenta e condicionnan aki di naturalesa. Tambe Premier a gradici prensa cu tambe a hunga un rol importante pa tene nos pueblo informa. En especial, un danki na TeleAruba cu tawata disponibel henter ora pa comunica cu comunidad.

*Un bishita enfoca riba un colaboracion mas estrecho*

## CAft cu reunion fructifero na Horacio Oduber Hospital

**Diahuebs siman pasa College Financieel Toezicht (Cft) pa Aruba a bishita nos Horacio Oduber Hospital (HOH). Presidente sr. Raymond Gradus y miembro diputado di Hulanda sr. Hans Hoogervorst hunto cu nan delegacion a ricibi un recorrido den HOH.**

Durante e recorrido nan a demonstra hopi interes den loke ta e parti di construccion y specialmente e retrasonan, e finansa y e partinan di Hospital cu no a wordo inclui den e renobacion. Cu hopi orguyo coleganan di HOH a muestra e delegacion nan departamento. Nan a conta tocante e presion halto riba cuida pa motibo di Covid-19, e estilo di bida no saludabel riba e isla, mas accesibilidad di e prome linea di cuida cu falta y tambe e falta di atencion pa un cuida miho organisa pa nos grandinan. Tambe a muestra e cambionan cu a haci na HOH cu a resulta den un

mehoracion di calidad y hospitalidad den Hospital.

Durante e combersacion cu directiva a papia mas tanto tocante ‘good governance’, e parti financiero di hospital y e retonan local y mundial pa loke ta cuida. A papia amplio riba e importancia di mantene un balansa adecuado entre retonan financiero y tene e calidad di cuida halto. A splica loke Hospital ya caba a haci pa traha na un forma mas eficiente y efectivo. No solamente pa traha mas eficiente pero tambe pa enfrenta e recortenan cu AZV a impone riba cuida na Aruba. Den mesun rosea a papia di e volumen y financiamiento di cuida door di AZV. Esaki ta trece cu ne e importancia pa tin un discusion basico cu otro riba ki tipo di cuida Aruba por carga y bou ki gasto. “Campañanan grandi di prevencion pa un miho estilo di bida cu resultado cu menos hende ta bira malo y consecuentemente gastonan den

loke ta cuida medico tambe lo baha. Mescos tambe por pensa riba un contribucion di parti di turismo pa cuida general y cu esey, pa e comunidad di Aruba,” asina director di Hospital sr. Jacco Vroegop ta declara.

A para ampliamente keto riba e preocupacionnan cu tin riba tereno di suficiente personal y personal cualifica. Formacion ta esencial aworaki pero tambe den e siguiente añanan pa keda brinda cuida na comunidad. Sin embargo tin poco persona na Aruba cu ta scoge pa un carera den cuida y esaki ta rekeri un atencion enorme pa stimula nan pa trece un cambio den esaki. Ademas, e salarionan y cantidad di ora di trabou no ta cuadra mas cu otro paisnan di unda e personal di cuida ta bin. E inflacion creciente y aumento di costo na Aruba no ta yuda tampoco pa convence nan pa muda pa Aruba. Pues a palabra siguramente pa tin un colaboracion mas

estrecho entre Cft y HOH, unda cu un mantene bista den loke ta personal, e pro-

duccion di nos hospital, finansa, ‘governance’ y calidad di cuida lo keda central.





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## Minister Ursell Arends su disertacion na United Nations Ocean Conference 2022

**Minister di Naturalesa, Sr. Ursell Arends a hiba un disertacion durante e reunion "Interactive Dialogue 5; Promoting and strengthening sustainable ocean-based economies, in particular for Small Island Developing States and least developed countries".**

Un porcion grandi di nos economia ta dependiente riba e salud di nos lama, su awa y playanan cual ta nos producto turistico, Via lama tambe nos ta traha nos awa di bebe, via proceso di desalinacion. Pa nos, tin un necesidad enorme pa sigura cu nos crea y mantene un "Blue Economy" sostenibel.

Aruba, como un "Small Island Developing State", ta conecta via y ta dependiente riba nos lama. Tur actividad, ambos den awa y riba tera tin nan impacto directo y indirecto riba e salud marino den e awanan cu ta rondona nos.

Minister Arends a finalisa bisando cu: "Nos t'ey akina pa siña for di otro, mehora nos experticio, y fortifica nos lasonan cu partnernan internacional. Nos ta contento di por comparti nos storia, como nos ta sostene Reino



Hulandes den su esfuersonan pa promove un strategia ho-

listico, colaborativo y cu enfoke riba e "source-to-sea ap-

proach" pa identifica y regula e contaminantenan cu ta yega

## Aruba mester cuminsa subi productividad



**ATIA como representante y e bos di comercio di Aruba no ta compronde dicon sector publico ta keda cera si sector priva si por a habri awe 30 juni, un dia despues di PTC2.**

Sector priva ta depende di sector publico den varios area pa fungi efectivamente. Por pensa riba DOW, Aduana, Arubus, DIP, DIMAS, DPL y DIMP, cu ta departamentonan clave pa sector priva por ta productivo.

No tin ni un rason pa empleadonan di sector publico sinta na cas awe si tur cos ta "back to normal" manera Min Pres a anuncia ayera tardi den e conferencia di prensa di 5pm. Den e conferencia MinPres a anuncia cu lo kita e "shelter in place" pa 6am y trabou nan por cuminsa bek. Pues tawata tin amplio tempo pa e empleadonan publico haya e informacion y presenta na pia di trabou awe pa un dia productivo pa nos

economia.

ATIA  
Aruba Trade and Industry Association (ATIA) a wordo funda na aña 1945 y ta e organizacion principal cu ta representa empresanan, empresarionan y comercio na Aruba. E meta di ATIA ta pa defende, promove y proteha e interesnan di su miembronan y comercio di Aruba en general. Pa mas informacion por bishita [www.atiaruba.org](http://www.atiaruba.org) y nos rednan social.

## Reunion bilateral entre Minister Ursell Arends y Minister di Infraestructura y Maneho di Awa di Reino, Mark Harbers

**Riba e di dos dia di e Ocean Conference 2022, Minister Ursell Arends a reuni cu Minister di Infraestructura y Maneho di Awa di Reino, Sr. Mark Harbers (NL), unda a duna un update riba diferente proyecto y manehonan cu ta trahando riba dje pa Aruba.**

Tambe a toca e tema di e tres puntonan cu Aruba a trece dilanti durante e dialogo interactivo, cual a enfoca riba

promove y fortalece un economia sostenibel basa riba e oceano. Particularmente pa islanan chikito den desaroyo, asina conoci como "Small Island Developing States (SIDS)", adaptacion y transicion pa sostenibilidad ta di sumo importancia. A tene combersacionnan pa explora oportunidadnan pa colaboracion y tambe pa comparti miho practicanan y experticio cu otro.

Por ultimo, a dialoga riba

Aruba - como un pais cu ta forma parti di Reino Hulandes - su envolvimento pa loke ta trata e Water Conference 2023, organisa door di Hulanda conhuntamente cu Tajikistan. Esaki lo ta tumando lugha otro aña na New York.

Siguramente un dia fructifero unda a elabora riba diferente manera pa Aruba por inicia, amplifica y accelera accionnan cu ta reduci presion riba nos oceano adheriendo na e Metanan Mundial pa

Desaroyo Sostenibel (SDG's) di Nacionan Uni (UN).





## Bolivia: A realisa varios marcha pa evita cu pais bira un “narcoestado”



**(Infobae) – Centenares di Boliviano diamars ultimo a mobilisa den e region oriental di Santa Cruz pa protesta contra narcotrafico, exige seguridad y pa Husticia investiga un asesinato di tres agente policial cu presuntamente ta involucra cu un homber**

**cu ta lider den trafico di droga.**

Centenares di persona a yega te plasa di Estudiante na ciudad di Santa Cruz, capital di e region cu borchinan, banderanan berde y blanco y esun di Bolivia pa participa den e marcha convoca pa Comité Pro Santa Cruz, un organizacion civico di e departamento aki.

“Ta basta” of “Basta di corrupcion y gañamento” tabata bisa algun di e borchinan cu e participantenan tabata mus-

tra ora nan a pasa dilanti di e plasa 24 di september, e principal di e ciudad.

E gobernador di Santa Cruz, opositor Luis Fernando Camacho a skirbi riba su rednan social cu “Gobierno no ta haciendo lo necesario pa lucha contra narcotrafico, al contrario, ta muestra actitud permisivo cu hasta ta parce cu ta tapa nan”.

Ta p’esey cu e anuncio cu ta manda un proyecto di ley pa Legislativo departamental ta pa preveni y vigila e consumo

di droga.

E caso di e morto di e polisnan y un agente civil a causa conmocion na e pais unda ta exige pa haya e personanan responsabel.

Oranan prome cu e marcha, minister di Gobierno interior Eduardo del Castillo, a duna un conferencia di prensa na Santa Cruz pa informa di e resultadonan di cuatro operativo realisa den e region ey den e cual a detene shete persona y a confisca 28 kilo di pasta base di cocaina y 381 kilo di clorhidrato di cocaina.

## Colombia: Gustavo Petro a reuni cu su oponente politico principal Alvaro Uribe

**(Reuters) – Presidente recién eligi di Colombia, e isquierdista Gustavo Petro diaranson ultimo a reuni cu su opositor politico principal, ex-mandatario y lider di derecha Alvaro Uribe, ken a anuncia cu for di oposicion ta bay apoya e iniciativanan pa pobreza, siempre y cuando no afecta sector productivo.**

Esaki tabata e prome encuentro ‘cara a cara’ den e historia reciente di e dos dirigente politico cu a mantene diferencianan publico y contradictorio riba temanan sensibel como seguridad y modelo economico.

Petro, un economista di 62 aña kende lo bira e prome presidente di isquierda na Colombia, a compromete su mes den campaña pa reduci e pobreza di casi 50 milyon habitante di e pais por medio di programanan social ambicioso y economico cu a lanta temor den mercadonan di inversion.

“E conversacion cu ex-presidente Uribe tabata di probecho y cu respet. Nos a haya e diferencia y puntonan comun. Semper lo tin dialogo gobierno-oposicion” Petro a skirbi riba su cuenta di Twitter.

Petro a expone un acuerdo nacional pa logra aprobacion na Congreso di e reforma economico y social cu den su concepto, e pais mester pa supera pobreza, desigualdad y exclusion.

E mandatario eligi, cu no tin mayoria na Congreso, a logra cu partido Alianza Berde lo apoya su gobierno den e legislativo, mientras cu otro forsanan politico como Partido Liberal a anuncia nan disposicion pa duna respaldo na cierto iniciativanan di Petro den Senado y Camara di Representante.

Uribe, ken a goberna Colombia den dos periodo consecutivo entre 2002 y 2010, a bisa



cu e dialogo cu Petro tabata franco y cu respet cu a inclui temanan como salud, reforma di sistema di pension,

subsidio pa hende grandi poder, seguridad, microtrafico, transicion energetico y paz.

## Ecuador: Sector Turistico a perde 70 milyon dollar den ultimo dos siman pa via di protestanan

**(Infobae) – E protestanan na Ecuador cu a cuminsa 13 di juni ultimo y cu a caba ayera por medio di un acuerdo cu gobierno, a laga perdidan miyonario pa varios sector, entre nan e turistico. Segun minister di Turismo, Niels**

**Olsen, e mas di 15 dia di manifestacion a laga perdidan cu ta surpasa 70 milyon dollar.**

Di acuerdo cu Olsen, e cifra ey ta nifica unicamente e cancelacion di reserva cu a wordo produci den e dos

siman aki. Ainda no a evalua e perdidan di e cancelacion di e siguiente simannan y lunanan ni loke ta afecta e bon nomber di Ecuador como pais turistico pa biaheronan internacional.

Quito ta un di e ciudadnan mas afecta pa e manifestacionnan, e ceramento di camindanan a impedi e acceso pa aeropuerto internacional Mariscal Sucre. Segun Quito Turismo, companianan di e sector aki a reporta perdidan di alrededor di 18 milyon dollar. E operacion turistico tin perdida di 11,9 milyon, comercio di alimento y bebida di 3,5 milyon, evento y reunionnan social 1,9 milyon y hospedahe cu 520.000 dollar.

Mayoria di companianan cu ta ofrece servicio turistico, di alimentacion, bebida y hospedahe mester a cera nan porta pa medidanan di seguridad, pa motibo cu enfrentamento entre manifestantenan y forsa publico a tuma

luga na e limite di centro nort y centro historico di Quito, cu ta areanan hopi turistico.

E alerta tocante e crisis na Ecuador cu tabata adverti e riesgo pa biaheronan internacional, tambe a afecta companianan turistico di e pais. Quito Turismo a determina cu e publicacionnan a causa un efecto comercial superior na 10 milyon dollar, e informacion di e protestanan a yega na mas di 420 milyon persona, principalmente di Merca y Europa.

Den un entrevista e minister Olsen a indica cu “lo bay ta hopi dificil recupera e perdidan den e dos siman aki”, pero a anuncia cu lo ehecuta accionnan necesario pa sector turistico no lo registra mas perdida. Olsen a anuncia cu e aña aki Ecuador lo participa den varios evento internacional, algun di nan di gastronomia.





## Puerto Rico: Prome caso di monkeypox confirma

(ElNuevoDia) – Departamento di Salud a confirma diaranson e prome caso di monkeypox na Puerto Rico. Aunke e agencia no a ofrece detayenan di e caso, a informa cu e pashent ta den isolacion na su cas, bao atencion medico di su proveedor di cuidu di salud y den condicion stabiel.

Centro pa Control y Prevencion di Enfermedad (CDC) a identifica un caso na Merca dia 18 dia di mei, den un homber di Massachusetts cu a biha recientemente pa Canada. Te dia di awe a confirma 351 caso na 28 estado, unda California (80), New York (72), Illinois (46), Florida (35) y e Distrito di Columbia (21) ta e esta-

donan cu mas caso.

Monkeypox ta un enfermedad viral cu sintomanan parecido na bruela, pero clinicamente menos grave. Su sintomanan inicial ta inclui keintura y dolor di cabes, dolor di garganta y tosamento, lymfeklieren inflama, dolor di musculo y lomba y falta di energia. Tambe rash of heridan na cuero, specialmente na cara, man y pia.

“Ta momento pa nos tur ta alerta ariba e sintomanan clinico y e criterionan epidemiologico di e virus aki pa nos por preveni e contagio y stop cualkier cadena di transmision. Afortunadamente nos ta conta cu un sistema di vigilancia vigoroso y prepara pa



atende e situacion aki”, e secretario di salud, Carlos Mellado, a expresa.

## Venezuela: Merca ta afirma cu biahe pa Venezuela tabata centra ariba bienestar Mericano



(ElNacional) – Merca a indica diaranson cu e ultimo biahe di un delegacion di e pais pa Venezuela tabata centra ariba e bienestar di e ciudadanonan Meri-

cano.

Nicolas Maduro a anuncia e bishita di funcionarionan Mericano dialuna pa aborda un agenda bilateral, mien-

tras cu oposicion Venezolano ta afirma cu nan a papia cu nan separa pa purba impulsa e reanudacion di e negociacionnan cu gobierno.

Segun Departamento di Estado, e delegacion tabata forma pa Roger Carstens, enviado special pa asuntonan di rehennan, y Jimmy Story, embahador di Merca na Venezuela cu tin su sede na Colombia en bes di na Caracas, debi cu Wahsington ta considera Juan Guaido manera presidente internino desde e reeleccion di Maduro.

“E biahe pa Caracas tabata pa discuti e bienestar y seguridad di e ciudadanonan Mericano na Venezuela”, un

vocero di Departamento di Estado Mericano a bisa.

E reunion a tuma luga algun dia despues cu e famia di exmarinier Mericano deteni na Venezuela, Matthew Heath, a bisa cu el a purba comete suicidio y a keha cu gobierno Mericano no a reacciona rapidamente na e preocupacionnan pa su estado.

Heath a wordo aresta na september 2020 y acusa di terrorismo. Autoridadnan Venezolano ta sostene cu e tabata den posesion di armanan destina pa desestabilisa e pais.

Merca ta afirma cu Heath a wordo deteni inhumamente. Otro dos Mericano a wordo

laga den libertad den luna di maart, despues di un bishita di funcionarionan di gobierno di Biden na Caracas.

Gobierno di presidente Joe Biden no ta reconoce Maduro, pero el a purba cambia su strategia y a propone alivia e sancionnan si gobierno Venezolano reconcilia cu oposicion.

Biden no a invita ni Maduro ni Guaido pa e Cumbre de Las Americas, cu a wordo celebra na Los Angeles na cuminsamento di luna di juni, aunke e casa di e opositor, Fabiana Rosales, si a bishita e Cas Blanco (White House) mas despues.

## Venezuela: Regimen ta mantene 59 medio di comunicacion blokea

(LaPatilla) – ONG Venezolano RedesAyuda a afirma cu durante 2021 a registra 65 caso di violacion y restriccion di libertad di expresion ariba internet, un 42% menos compara cu e aña anterior.

Luis Serrano, coordinador nacional di RedesAyuda a señala den un entrevista cu La Patilla, cu te fecha di awe 59 medio di comunicacion digital ta blokea, incluyendo medianan Venezolano y stranhero.

“Aunke nos no tin medianan nobo blokia, locual si ta wordo promovi ta pa no genera medianan di comunicacion nobo cu un liña editorial cu ta critica esunnan cu ta ocupa e poder. Awendia si bo ta bay traha un portal nobo, kico bo ta bay haci?”, el a bisa.

Serrano a indica cu e blokeo ta wordo haci pa e proveedor di servicio di internet bao orden di Comision Nacional di Telecomunicacion CONA-

TEL.

RedesAyuda a expone dos rapport cu ta refleha e atakenan produci contra trahadonan di prensa y e violacion di libertad di expresion cibernetico. E documento identifica manera “Error 404: Democracia no encontrada”, a conclui cu su registran ta conta cu 93 caso caminda a viola y restringi labornan informativo di e trahadonan di e prensa Venezolano durante 2021 y 113 trahado di prensa a wordo afecta.

E organizacion a sostene cu periodistanan, opositornan, activistanan di derechonan humano y ciudadanonan en general ta victima di accionnan arbitrario cu ta bay desde e obhetivo di campananan di persecucion, insulto y menasanan ariba rednan social te cu nan ta victimanan di detencionnan arbitrario, procesonan hudicial, incriminacion y violacion di libertad, pa motibo di opina, informa y expresa



nan mes.

RedesAyuda a suplica pa e creacion di politicanan publico pa mehora e infraestructura di provedornan di internet estatal y priva, como tambe

e promocion di un internet liber pa e ehercicio di libertad di expresion y acceso na informacion ariba medianan digital, sin limitacion y sin censura.



## Silver Entrepreneurship' Workshop pa (pre-) pensionadonan tabata bon atendi



**Departamento di Asuntonan Economico, Comercio y Industria mediante su unit di Iniciativa pa Desaroyo pa Empresa Arubano (IDEA) a organisa e workshop di 'Silver Entrepreneurship for retired or soon to be retired', pa tur (pre-) pensionado cu ta desea di uza nan carera y experiencia di bida den nan mesun negoshi. E siguiente oradornan a sa di presenta profesionalmente cu e siguiente topiconan informativo y interesante:**

Sr. Dave Martinus, Certified Business Coach di Action COACH, a presenta 'Resources to Help you Become an Entrepreneur', a enfoca cu si bo kier ta un comerciante profitabel bo tin cu corda pa traha 'ariba' bo negoshi y no solamente 'den' bo negoshi. Un formula cu sr. Martinus a presenta tabata: DREAMS x GOALS x LEARN x PLAN x ACTIONS = RESULT. Sr. Dave a presenta hopi topiconan interesante manera Financial Freedom y Financial Discipline y finalmente a demostra di ta un tremendo coach pa tur comerciante;

Sra. Louella Croes, Business

Development Advisor den unit IDEA na Departamento di Asuntonan Economico, a presenta e informacion, guia y tur e educacion nan cu nan ta ofrece pa prepara pa habri un negoshi of pa maneha un negoshi mas eficiente y manera debe ser. Tambe a presenta tips nan pa tene cuenta cune pa ora di habri un negoshi. Tambe a pone hopi enfasis riba e importancia di educacion pa maneha un negoshi.

Sra. Mary Baarh, hoofd di e afdeling di Vestiging van Bedrijven na Departamento di Asuntonan Economico, Comercio y Industria, a elabora riba e permiso y ley pa establecimiento di negoshi, definicion di un negoshi, liña di maneho di gobierno, procedura pa introduci un peticion, afspraak cu mester wordo hasi via website: [www.deaci.aw](http://www.deaci.aw), gastonan pa aplica pa un permiso etc.; Aduana Aruba; sr. Enrico Soto y sra. Sharina Hernandez a presenta informacion nan importante (incluyendo producto y materialnan liber di impuesto) pa esun nan cu ta importa producto/material pa nan actividadnan comercial y tambe pa esun nan cu lo bay exporta nan producto.

Tambe tabatin informacion nan importante tocante impuesto liber pa esun nan cu kier cuminsa practica agricultura comercial.

Departamento di Asuntonan Economico, Comercio y Industria, sra. Gayle Arends a conscientisa e participantenan di e 17 metanan di SDG (Sustainable Development Goals) y despues e la enfatisa e.o. riba Corporacion Sostenibel, Compas di SDG y e Liderazgo Sostenibel cu por wordo practica den bo negoshi pa tin un maneho sostenibel den bo actividad nan comercial.

Notaris Johnson; a presenta temanan di: formanan legal di negoshi (eenmanszaak/ NV/ VBA), sucesion empresarial, diferencia den forma legal di companianan ora cu bo lo kier cuminsa un negoshi y tambe a presenta tocante testament/herencia (kico por laga atras y pa ken). Durante e presentacion di Notaris Johnson, a bin hopi pregunta dilanti, di cual Notaris a sa di contestanan claramente; Sr. Cristian Garcia di SVB a duna hopi informacion valioso na tur presente tocante e primanan social pa un duna di trabao y e trahado.

SVB a enfoca cu tur empleado mester wordo inscribi y tambe paga premie ya for di su prome dia di trabao. E premie di cada empleado lo wordo calcula abase di ki tipo di trabao e persona ta eherce. Cobransa di esaki por bin den e formanan aki, voorlopige-, definiteve- y cesantia aanslag. E seguronan na SVB ta pa malesa y accidente. Un cos ta sigur den opinion di SVB, pa no tuma riesgo, inscribi bo mes como negoshi, paga bo prima nan y evita boet; Sr. Julieta van der Biezen, kende ta un financial controller y ta doño di You Count Administration & Consultancy, a hasi su presentacion hopi claro tocante, Small Business Administration; Sr. Ludwig Rasmijn y sr. Randy Maduro di Santa Rosa, a elabora tocante posibilidadnan pa bira un Agripreneur. Temanan cu a bin dilanti durante nan presentacion tabata tocante Aquaponics, Hydroponics, productonan local, hofi chikito, matanan chikito, con pa baha gastonan, con bo por haci di bo hobby un negoshi, con un pensionado por beneficia di su hofi of cunucu y a mustra diferente agripreneurnan exitoso riba nos isla etc.

Sr. Benny Richardson, tabata tremendo. Sr. Richardson ta un Training Coach. Un meñer di 80 plus, curpa bon teni y fisicamente hopi saludabel a bin cu su presentacion y tabata sa con pa inspira y conscientisa tur presente tocante nan 'life style', comemento saludabel y movimiento, cu ta e secreto pa keda den un 'healthy shape'. Sea mentalmente bon prepara pa ta un bon comerciante, y haci loke bo ta gusta, tabata algun tips cu sr. Richardson a trece pa dilanti.

Sr. Ulrich Hermans y Francois Croes, Innovation Advisors di Futura, a presenta e.o. 'Future of Work', e futuro skills nan pa 2025 etc. Tambe nan a haci un ehercicio chikito pa analisa e problemanan cu lo por encontra den nan trayectoria pa por start un negoshi; Sra. Judella Trim di Departamento di Asuntonan Economico, Comercio y Industria/unit IDEA, a presenta pakico un Business Plan ta importante y tambe con pa traha un plan di negoshi. Na final di e presentacion, e

participantenan a logra traha riba un draft pa nan plan di negoshi den grupo y un par di grupo a presenta esaki na e audiencia.

Tabata tin tambe intercambio di experiencia di: Sr. Lionel Rumnit, kende ta specialisa como Job Coach na 'Trampolin pa Trabao', y a conta, con e ta train e personanan cu desabilidad pa den futuro por denra den mercado laboral den nos sociedad. Sigur un trabao hopi bunita, cu ta un ehempel di 'Social Entrepreneurship'.

Sra. Susie Franken, propietaria di Djiespie's Place; a comparti e storia di nan negoshi di famia cu e participantenan y con nan a crece durante e ultimo añanan cu nan actividad nan pa nos grandinan; Sr. Merrill Robles (un pensionado), a conta con e a juda comunidad pa medio di su negoshi y pafor di su negoshi. Sr. Robles a comparti hopi tips na e grupo di participantenan.

Un total di 16 persona a participa activamente den e workshop aki y a ricibi riba e ultimo dia un 'certificado di participacion', cu a wordo entrega door di minister Sr. Geoffrey Wever. Minister Ursell Arends tambe tabata presente e ultimo dia di certificado y a hiba bunita palabranan di motivation y a felicita tur presente cu a logra haya nan certificado.

Idea ta sumamente contento cu e contenido y acogida di e workshop y tambe di e bon comentarionan ricibi di su participantenan. Un workshop sigur hopi interactivo y un tremendo presentacion di parti di tur e oradornan. Tambe IDEA kier remarca cu mayoria di nan workshopnan ta gratis y ta dedica na un y tur cu kier cuminsa un negoshi of tin un negoshi existente y kier educa nan mes riba diferente topico comercial. Un danki na tur e participantenan y un danki special na tur e presentadornan cu a comparti nan experticio cu tur esnan presente. IDEA ta gradici tur e coleganan di DEZHI cu a yuda na un of otro manera. Keda pendiente pa mas workshop den lunanan venidero cu lo wordo organisa door di IDEA.



# Petro presidente y Francia vice-presidente di Colombia

*Skirbi pa Gregorio Wolff*

**Diadomingo 19 juni Gustavo Petro a ser eligi como presidente y Francia Marques como vice-presidente di Colombia. Nan agrupacion politica of partido yama Pacto Historico.**

**Pacto Historico ta bay converti su mes den un Frente Amplio Nacional**

Awor, despues di 19 juni, despues cu hopi hende specialmente e derechistanan a kere cu Petro/Francia ta bay goberna solamente cu su hendenan di Pacto Historico, ta resulta otro. Petro a lansa e idea di un Frente Amplio Nacional, unda otro partidonan hunto cu Pacto Historico ta bay traha ariba un plan pa goberna Colombia, ya cu e problemanan sali for di 200 aña di mal-gobernacion ta grandisimo y nan ta grita pa solucion. Pues un politica di Unidad y di reconciliacion politico.

E gobierno mester ta pa tur Colombiano, teniendo na cuenta e problemanan grandi. Aserca e pais durante e ultimo 20 pa 25 añanan a conoce confrontacionnan y divicionnan cu e consecuencia cu e gruponan di esnan cu poder y riconan por a bay cu e riqueza y teranan di e pais. Esaki ta haci cu awor tin un parti grandi di pueblo cu ta biba den pobresa.

Varios movimiento politico, tambe gruponan social, ya a duna di conoce cu nan kier ta parti di e Frente Amplio Nacional y dispuesto pa aporta

cu ideanan y traha conhuntamente cu otro organisacionnan pa hiba Colombia dilanti.

Por bisa cu e grupo politico grandi, e liberalnan a duna di conoce cu nan ta apoya e Gobierno di Petro y e frente Amplio Nacional, maske nan ta bisa cu nan no ta bay forma parti di e gobierno Petro/Francia. Petro a manda un invitacion na e partido di e dirigenten ultra-derecho di e partido Centro Democratico di e politiconan Uribe/Duque/Frederico.

**Nificacion di eligimento di Petro/Francia na nivel internacional.**

Eligimento di Petr/Francia segun hopi analistanan internacional, a consolida Isquierdismo na Latino America, cual awor ta conoci como “La Patria Grande”. Nos conoce un racha di eleccionnan na Latino-America unda Isquierdistanan a ser eligi e ultimo añanan como presidente di nan pais.

Ultimo añanan nos a conoce na AMLO, Andres Manuel Lopez Obrador na Mexico, Fernandez/Kirchner na Argentina, Pedro Castillo na Peru, Gabriel Boric na Chili, Xiomara Castro na Honduras, Nayib Bukele na El Salvador. Pronto tin eleccion na Brazil y según tur pronosticonan e izquierdista Lula ta bay gana e eleccion.

Tambe tin e casonan di Daniel Ortega kende poco tempo pasa a ser reeligi, pero no reconoci dor di Merca. Na Venezuela Maduro a ser reeligi na



Venezuela. E dos entidadnan mas renombra na Mundo pa loke ta observacion y control ariba eleccionnan, e Jimmy Carter Foundation y e observadornan di Union Europeo, tur dos a bisa cu e sistema di eleccion na Venezuela ta un di e mihornan di mundo. Toch Presidente di Merca, e loco Trump no a reconoce Maduro y a yama dictador y a nombra Guaido cu Venezolanonan no tabata conoce, sin a bay eleccion, como presidente di Venezuela.

Na Cuba nos tin otro isquierdista como presidente di e pais, cu ta Miguel Diaz-Canel, eligi na 2019 como

secretario General di Partido Comunista. E eleccion di Preto/Francia como un gobierno Isquierdista a ricibi hopi elogio di e lidernan di e paisnan menciona ariba.

Cu Biden, Petro tabatin un combersacion caba cual a bay den bon ambiente. Pero nos tur sa cu e diferenciacion ideologico y forma di Goberna ta grandi, pero Petro no ta para su so. E tin apoyo amplio di e paisnan ariba menciona. Ta bon pa menciona cu Petro a ricibi e apoyo di e dos grandinan na mundo cualnan ta Russia y China.

## Aruba mester di ministerio nan fijo

**E sistema oportunista ( = pa “please” ) di partido nan politico pa cambia e cantidad y contenido di ministerio nan despues di cada eleccion mester stop/ser para definitivamente. No por sigui asina!**

Pakico ?

Pasobra: cambia e sistema , despues di cada eleccion , ta costa Aruba ( = pagador nan di impuesto ) mucho placa ANTO djis pa complace candidato-minister nan cu

trabou cu nan ta gusta. No mester adapta e sistema na e candidato-minister nan , pero ta e candidato- minister nan mester pas den e sistema !

Un cambio di e sistema , despues di cada eleccion , ta influencia ful e organizacion / e linea nan di control / e funcion nan di empleado publico den GOBIERNO y ademas e cambionan ta costa hopi placa.

No tin motibo nan valido ( den interes di Aruba ) pa haci cambio , e organizacion di un Gobierno mester ta fijo pa facilita continuidad den funcionamiento di Gobierno y pa pueblo semper sa ( sin cambio cada bes ) cua minister ta responsabel y pa kico.

Si Reino(= Hulanda ) berdaderamente kier yuda Aruba funciona di forma efectivo ( = balansa entre entrada y gasto ) , anto Reino (= Hulanda ) mester dedica mas atencion na con organisa y reparti e trabou di un Gobierno den un país chikito y NO djis permiti copia situacion di Hulanda ( di miyones di habitante ) y pone mescos na Aruba ( di ni 200 mil habitante).

Dat gaat niet en dat werkt hier niet ! Dat kost te veel ! Te duur !

Pa cuminsa Aruba NO mester di mas cu 5 ( cinco ) Minister pa goberna Aruba.

Bahando e cantidad na 5 (

cinco ) ya nos ( = pagador nan di impuesto ) ta scapa hopi placa na salario/pensioen/otro beneficiacion no solamente di e Minister nan PERO TAMBE di e tropa cu cada Minister ta trece pa bin traha cune.

Pa duna ehemplo ( den linea grandi ) di responsabilidad pa cada Minister.

Minister president :

- lider di Gobierno/Conseho di Minister di Aruba ;

- tur asunto cu no ta cay bou di otro Minister , manera entre otro asunto di Reino ;

- tur asunto cu ta toca empleado nan publico di Aruba ; Minister di finansas :

- tur asunto cu ta toca Finanzas ( pagamento y cobramento ) y Economía di Aruba ; Minister di husticia :

- tur asunto cu ta toca seguridad di Aruba ; Minister di infra-structura :

- tur asunto cu ta toca tereno/awa/aire di Aruba ; Minister di ser humano :

- tur asunto cu ta toca e ser

humano di Aruba.

Pa loke ta e compania y otro entidad nan independiente pero di Gobierno , mester constata cu tur mester tin , den un o otro forma , un “Conseho di Comisario “ cu ta guía/mancha/vigila - den representacion - di Gobierno.

Gobierno ni Minister nan no mester mete cu e asunto nan diario , pero por guía/mancha/vigila a base di instruccion duna na e “Conseho di Comisario”.

Considera e idea/propuesta den e articulo aki como un prome paso pa pensa , pa entrecambia idea y pa discuti den partidonan politico , den Gobierno , den Parlamento y den tur otro organizacion representativo di grupo nan den pueblo di Aruba.

Pa un estructura fiho den interes general di pueblo di Aruba





## Defensa ta sostene autoridadnan local durante cu tormenta ta pasando Aruba y Corsou

**Autoridadnan di Aruba y Corsou a haci un peticion na Defensa pa sostene nan durante e tormenta cu lo pasa durante e oranan binidero banda di e islanan. Defensa ta duna oido na esaki y ta pone personal y medionan na disposicion.**

Awe a cuminsa na Corsou e desempleo conhunto, di Cuerpo Policial di Corsou (KPC) hunto cu Milisia di Corsou (CURMIL). Desde un cantidad di 4 oficianan di bario di KPC, patruyanan mobil ta keda checuta, cu e proposito di haya conscientisacion di e situacion cu nos ta aden, y for di e punto ey e centro di crisis di KPC cu ta

establece, por reacciona na un forma adecua, pa medio di ubicacion di personal y material caminda esey ta necesario. Banda di esey, si esaki ta necesario, por duna asistencia na momento di evacuacion di persona of bienes, transporte di heridonan, checucion di tareanan di transporte, gestion di trafico statico y dinamico y aplicacion di mantencion di orden.

Na Aruba tin 50 militar y material na 'stand-by' pa sostene autoridadnan local caminda ta necesario cu capacidad di transporte, asistencia na servicionan di emergencia y suministro di recursonan logistico.

E paisnan mes ta tuma e iniciativa rondo di e coordinacion y direccion di e tareanan y Defensa ta sostene caminda ta necesario cu hende y material.

Ademas di e recursonan di Defensa, cu ya ta ser desplega, ta posibel pa amplia esakinan si ta necesario. Apoyo na autoridadnan local ta un di e tres tareanan primordial di Defensa.

Defensa ta compromete su mes pa yudansa (di emergencia) durante y despues cu e tormenta pasa bay. E asistencia en principio ta termina diabierna dia 1 di juli atardi. En caso cu e situacion ta rekeri esaki, e asistencia militar por keda alarga.



## Cashi coriente por poco a pega cas na candela



Diahuebs ultimo den oranan di mainta habitante di Meiveld a constata cu e cashi di coriente pega cu e cas pafo ta na candela. Di biaha a bati alarma na centro di alarma unda cu dos unidad di brandweer a bay na e sitio. Polisnan cu a presenta di biaha a cera e caminda pa e bomberonan hacinan trabou. Personal di elmar tambe a acudi na e sitio y asina kita coriente for di e palo di luz. Bomberonan a logra domina e candela rapidamente y e daño tabata minimo.



*Marlon Croes - Director DOW*

## Aruba ta bendiciona, diahuebs a habri cu masha poco daño causa di e yobida

**Director di DOW, Marlon Croes a duna un relato di e trabounan cu a presenta pa DOW a consecuencia di e pasada di e tormenta. Diaranson durante dia prome cu pasada di e tormenta, DOW a ricibi 30 melding y despues di e pasada di e tormenta a ricibi 44. Pues den total DOW a ricibi 74 melding comunidad di Aruba.**

Mayoria di e melding nan prome tabata pa molester di awa of precaucion pa pasada di awa y mas despues tabata meldingnan cu tin di haber cu caminda (mata cu a cay of santo riba caminda).

Pa locual ta trata e areanan cu tabata "High Risk" pa inundacion, team di DOW

a bishita tur esakinan pa cual por bisa cu Zeewijk a sali bon for di dje, Pos Chikito despues di a tuma medida tambe a sali bon di dje, Madiki a lanta bon y Palm Beach tambe a lanta bon.

A tuma nota cu varios mata di Kwihl a cay den area di Noord, pues aworaki ta lantando esunnan cu por lanta pero esunnan cu no por scapa, ta corta nan y remove nan di e area."

Sr. Croes a sigui bisa cu hopi caminda ainda tin santo riba dje pero e ekipo di DOW ta trahando pa haci esakinan limpi. Mescos ta e caso pa varios Beach cu a lanta sushi, manera Bushiri, pero tambe tin otronan cu lo mester mas atencion manera na Tamarijn unda cu a surgi basta daño.

Casa Del Mar, Eagle Beach, Palm Beach y Hadicurari tur a keda bon.

Pa locual ta salinanan, sr. Croes a bisa cu esakinan tambe a sali bon di e tormenta. Tabatin algun pomp di awa cu a surgi daño, cual ta trahando riba dje pa pone nan bek den funcion mas pronto cu ta posibel.

Por ultimo sr. Croes a indica cu ainda tin hopi trabou pa haci pa por mehora Aruba su Infraestructura na un manera definitivo, unda cu ta mitiga tur riesgo pa den futuro. "Ta gradici OT, BT y Prome Minister Evelyn Wever - Croes cu a guia henter e ekipo durante di e crisis, sin lubida e team di DOW cu ta traha den e parti di "recovery".



## Careteranan principal unda prome pilar economico ta pasa tur momento pa yega nan camber di hotel ta di preocupa

**No ta for di awo, pero di basta tempo caba ta conoci cu e carretera dilanti di e hotelnan ta di preocupa. Banda cu e caminda ta na lapi lapi, ora cu pasa cu auto ta mane ta off road ta off road riba caminda principal di e hotelnan.**

Na momento cu awa yobe ta tuma nota di e problemanan principal di careteranan di Aruba. Si tin placa presupuesto pa e carretera aki no ta conoci, pero si ta conoci cu turistanan ta paga Tax y localnan ta paga belasting pa un miho carretera pa nan core riba dje y pa nan contribui na Pais Aruba su beyesa.

Esaki sigur ta un situacion cu ta lanta hopi pregunta kico tur ta haci cu e placa di Tax di turistanan cu ta destina pa mantene y tin luganan turistico uptodate.

Ta spera cu AHATA, ATA, minister di turismo ta consciente di e prome bista y sentimento cu e turista lo tin na momento cu e ta pasa den su V-Car of Taxi riba e careteranan den un condicion asina critico tanto pa e turista y e local cu ta paga belasting pa un bon infraestructura.



**NewLeaf**  
NOTARY

### EXECUTORIALE VERKOOP

Ten overstaan van notaris mr Chamila Agnella Tromp of haar waarnemer zal op **VRIJDAG 8 JULI 2022 om 10:00 uur 's-morgens bij de Kamer van Koophandel (Auditorium)** aan de L.G. Smith Boulevard 10, Oranjestad, Aruba, in één zitting bij opbod en afslag in het openbaar worden verkocht, ex artikel 3:268 van het Burgerlijk Wetboek van Aruba:

#### 1. ISLA BONITA RESIDENCES UNIT 15

zijnde een condominium bestaande uit:

- Het appartementsrecht, kadastraal bekend als Eerste Afdeling Sectie K complexaanduiding 4222-A, appartementsindex 15, gelegen te Isla Bonita in Aruba met bestemming woning, uitmakende een 110/3888e onverdeeld aandeel in de gemeenschap ten tijde van de splitsing kadastraal bekend als Eerste Afdeling Sectie K nummer 4220;
- Het appartementsrecht, kadastraal bekend als Eerste Afdeling Sectie K complexaanduiding 4222-A, appartementsindex 55, gelegen te Isla Bonita in Aruba met bestemming parkeerplaats, uitmakende een 10/3888e onverdeeld aandeel in de gemeenschap ten tijde van de splitsing kadastraal bekend als Eerste Afdeling Sectie K nummer 4220.

richtprijs: **Afl. 350.000,00**

#### 2. ESSO HEIGHTS G-12

een woonhuis staande op het recht van erfpacht tot 13 augustus 2052 op een perceel domeingrond groot 500 m2 gelegen te Esso Heights in Aruba, als nader omschreven in kadastrale meetbrief nummer 1 van 3 januari 1992.

richtprijs: **Afl. 124.000,--**

#### 3. BERNHARDSTRAAT 113

Een commercieel gebouw staande op het recht van erfpacht tot 29 maart 2061 op een perceel domeingrond ter grootte van 231 m2, gelegen te San Nicolaas in Aruba, kadastraal bekend als Vierde Afdeling Sectie C nummer 69, met het daarop gebouwde, woonhuis en verder toebehoren, plaatselijk bekend als

**BIJ DE VEILING VAN DIT REGISTERGOED ZAL GEEN GEBRUIK WORDEN GEMAAKT VAN EEN INZETPRIJS.**

**ALLEEN REDELIJKE BIEDINGEN ZULLEN IN OVERWEGING WORDEN GENOMEN.**

- Iedere bieder is gehouden, zowel bij het uitbrengen van een onderhands bod als op de veiling zelf, zich te legitimeren met een geldig paspoort of ID en middels een bereidheidsverklaring, een bankgarantie of andere vorm van zekerheid aan te tonen aan de Executant in staat te zijn tot nakoming van zijn bod en de bijkomende kosten.
- De Executant behoudt zich het recht voor de executieveiling uit te stellen dan wel op te houden zonder daarvoor de reden te noemen.
- Op de veiling zijn van toepassing de Algemene Veilingvoorwaarden voor Executieveilingen (AVVE) en de Bijzondere Veilingvoorwaarden zoals vastgesteld door notaris mr. Chamila Agnella Tromp.

**Voor vragen of meer informatie kunt u een email sturen naar [auction@newleafaruba.com](mailto:auction@newleafaruba.com) of de volgende website bezoeken:**

**[www.newleafaruba.com](http://www.newleafaruba.com)**



## ‘Student Showcase’ di Gihae Gymnastics Aruba a duna un bunita presentacion

**Gihae Gymnastics Aruba** tabatin nan ‘student showcase’ cu e tema di “Encanto”. E ‘student showcase’ a tuma luga na Centro Deportivo Libertador Betico Croes. Gihae Gymnastics tin alumnonan cu ta cuminsa cu 2 aña di edad te cu grupo di seleccion di Aruba hubenil y adulto tambe ta forma parti di e scol.

Durante e mainta ameno ta-

batin diferente presentacionan di e gruponan di baby kangaroo, mini kangaroo, kangaroo Gihae B y tambe tur e gruponan competitivo Gihae Mini, Gihae Junior Gihae A y tambe di seleccion di Aruba. Minister Endy Croes tabata presente y ta gradici pe invitacion alabes ta felicita Gilhae Gymnastics specialmente e muchanan cu e bunita presentacion cu nan a duna.



## Colegio San Augustin ta gradici su deportistanan



**Colegio San Augustin a gradici su alumnonan cu a forma parti di e diferente teamnan cu a sa di titula campeon den 3 diferente deporte cu nan a titular campeon. E muchanan a domina basketball, beach-volley y voetbal jongens.**

Tabatin un actividad cortico caminda cu a gradici e alumnonan aki pa nan aporte y pa engrandece e number di

e scol. Colegio San Augustin kier gradici Ibis pa organizacion di e weganan escolar. Nos kier a duna un palabra di danki na docentenan Patrick Lejuez y Brenton Croes cu a prepara y guia nos alumnonan y na tur mayor cu a coopera durante e dianan di training. Colegio San Augustin ta man

da palabra di danki na Domino's Pizza pa sponsor pizza

pa nos deportistanan. Mas cu claro un pabien na nos alumnonan campeon cu ta Gregory de la Cruz, Roderick Tromp, Shamil Koolman, Marco Vrolijk, Yong Heng He, Millien Millien, Robert Gutierrez, Lamar Phillips, Hebreux Joseph, Benjamin Blijden, Santiago Gomez-Ramos, Giandrick v/d Berg. Danki un biaha mas y masha pabien, nos ta orguyoso di boso!

## Landamento Escolar cu celebracion di un otro aña escolar exitoso

**Landamento Escolar un celebracion di un otro aña escolar exitoso y alabes pa un ocasion especial caminda a rindi honor na tres instructor di landamento cu ta baha cu pensioen.**

Na inicio di e actividad a haci entrega di Diploma A of B na algun alumno cu a pasa nan examen di Landamento. Durante e mainta aki a experiencia muchanan contento y instructornan satisfecho.



Semper mi lo keda enfatisa e tremendo trabou di Landamento Escolar y nan aporte asina valioso y importante na

formacion di nos muchanan. Caminda nan ta siñanan landa pa nan por defende nan mes den lama of pool. Algo sumamente importante mirando cu nos ta un isla.

Despues di e parti aki nos tabatin e honor di duna reconocimiento di aprecio na tres hubilario cu hunto ta celebra 81 aña den servicio di Gobierno di Aruba aportando na nos muchanan di Aruba y landamento escolar. Ta trata di e siguiente instructornan:

sra. Lourdes Croes (29 aña di servicio), sra. Cornelia Croes (27 aña) y sr. Roy Rugebregt (25 aña).

Un pabien y danki danki di curason pa nan dedicacion y profesionalismo como Instructor di Landamento Escolar. Awor nan por bay disfruta di un pensioen bon mereci. Asina Parlamentario Shailiny Tromp Lee a trece padilanti.

## Mon Plaisir Basisschool a ricibi mas medaya den diferente disciplina den weganan escolar

**Minister Endy Croes a bishita Mon Plaisir Basisschool en conexion cu clausura di Weganan Escolar 2022. Riba ritmo di brass band e alumnonan a jump y celebra nan logronan. Un pabien ta bay na tur scol y tur docente, pero specialmente na e alumnonan cu e titula campeon di futbol ‘B Jongens’ di Weganan Escolar 2022.**

Palabra di pabien pa Yair Yack MVP den futbol. Ade-



mas e scol a ricibi mas medaya den diferente disciplina. E mandatario a enfatisa di ta contento di mira con e alumnonan y docentenan a

celebra e final di WE 2022. Masha danki na tur docente, specialmente alumnonan di Mon Plaisir basisschool pa e bunita mainta.





## Conseho di Salud Hulandes kier un plan nacional pa combati desorden alimenticio

**(NLTimes) - Conseho Hulandes di Salud a haci un yamado pa crea un plan nacional uniforme pa combati desorden alimenticio den un conseho nobo na Gabinete.**

Segun e Conseho di Salud, un falta di conocimiento tocante desordennan alimenticio, listanan largo di espera y un suministro fragmenta di cuido ta nifica cu actualmente ta tuma un averahe di 4 aña pa ricibi ayudo adecua.

Desorden alimenticio manera entre otro anorexia nervosa, bulimia nervosa, comenento repetitivo ta desordennan psiquiatrico cu hopi biaha tin consecucionan fisico severo, e Conseho di Salud a bisa. Pa e motibo aki, e ta esencial pa e personanan cu tin algun di e desordennan aki ricibi ayudo apropia lihe.

“E Conseho ta recomenda pa prevencion enfoca primeramente riba aumenta e resiliencia mental di e hobennan, entre otro pa medio di mehora nan autoestima y siña nan ocn pa lidia cu rednan social di manera critico y responsabel.”

E Conseho tambe a conseha crea un campaña di conscientisacion. “E ta importante pa e hobennan mes realisa pa nan mes trempnan cu nan ta malo y pa e personanan cu ta rond di nan realisa esaki



mas lihe. Un bon herment pa tratamiento ta di realisa esaki trempnan.

Segun Dutch Health Coun-

cil, e Gobierno mester inverti den investigacion tocante con pa realisa e desordennan aki for di trempnan, intervencion efectivo y nan concurrencia cu

otro malesanan. Tambe ta recomienda un “plan uniforme nacional cual por keda implementa na nivelnan regional y/of municipal.”

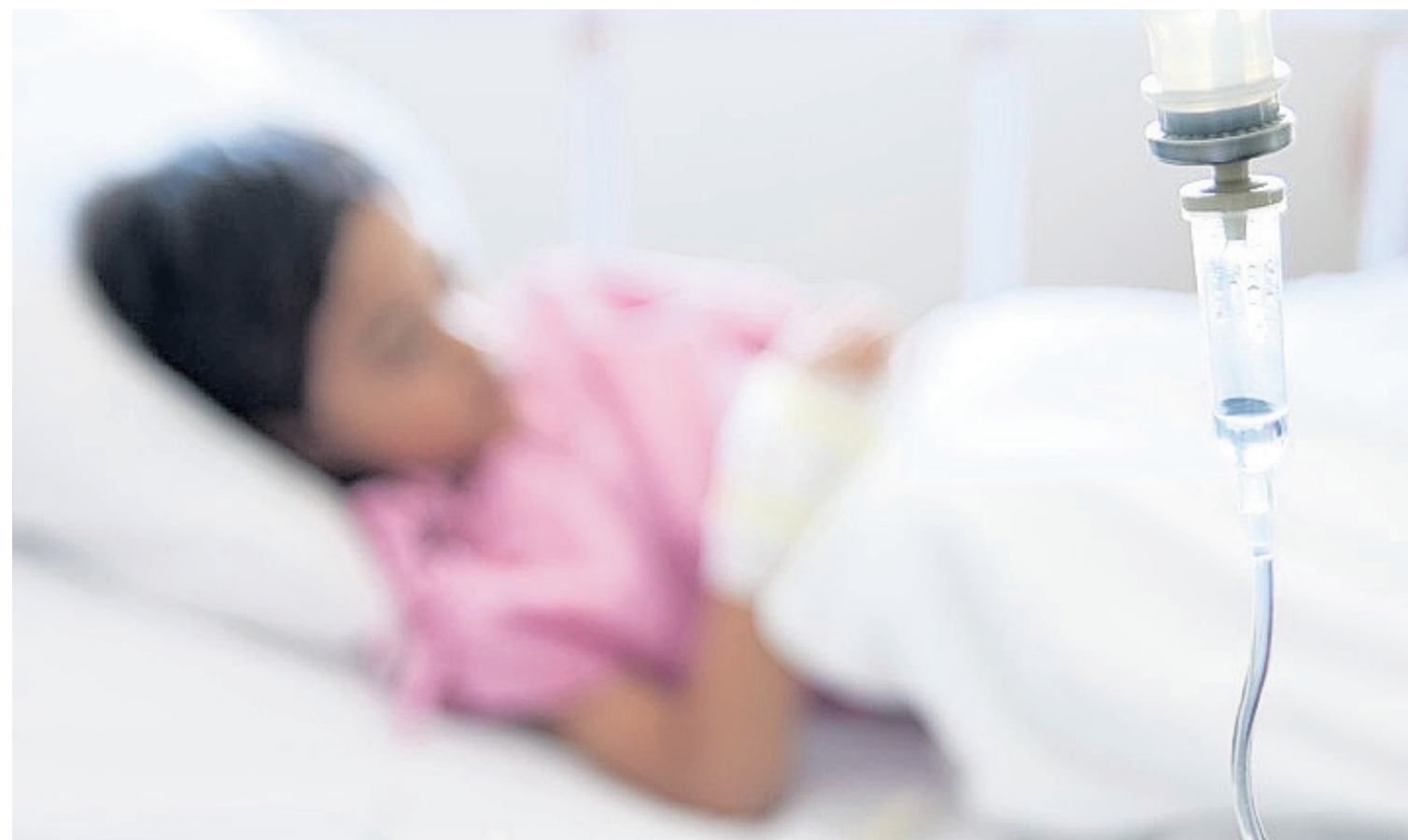
## Minister Hulandes di salud kier expande acceso na eutanasia pa muchanan di 1 pa 12 aña

**(NLTimes) - Minister Ernst Kuipers di Salud Publico kier haci cu eutanasia bira posibel pa muchanan terminalmente malo entre edad di 1 pa 12 aña, cu ta sufri di gran manera y sin speransa.**

E ta trahando riba un regulacion cu lo permiti esaki, cu un serie di criterio pa e cuido di esaki manera ta e caso di eutanasia pa adultonan y infantenan di menos di 1 aña, el a bisa den un carta na parlamento segun De Volkskrant a reporta.

Hulanda actualmente no tin nada den luga formalmente pa alivia muchanan di edad 1 pa 12 cu ta criticamente malo y ta sufri di gran manera “sin ningun speransa.” Den e estudio, mayornan ta describi con nan no por haci nada mientras nan yiunan ta grita di dolor pa oranan largo y tabatin atakenan practicamente continuo. Un mama a conta con un tumor cerebral tabatin su yiu gritando pa 3 dia, ta dal su cabes y grita pa ricibi ayudo.

Kuipers a enfatisa cu esaki ta concerni “un grupo chikito di muchanan cu ta malo y no tin speransa, kendenan tur su opcionnan pa alivia nan sufrimento no ta suficiente.” El a opta pa regulacion na luga di e amienda legislativo na peticion di pediateranan. Nan ta preocupa cu un cambio



den e ley lo crea otro debate mientras cu nan ta buscando un solucion practico pa un grupo chikito mester di ayudo urgente.

Euthanasia Act ya caba ta permiti adultonan y muchanan di edad mas di 12 aña caba cu nan bida si nan tin e sufrimento grandi aki y sin speransa. E ley ta considera cu nan ta capaz di compronde nan situacion y e gravedad di nan decision. Eutanasia ta supone cu tin determinacion propio y competencia, cual ta

considera cu e muchanan bao di e edad aki no tin.

Pa infantenan bao di 1 aña di edad, e protocol di 2005 di Groningen ta aplica. E ta contene guianan pa e terminacion di e bida di infantenan cu ta sufri sin speransa. Ambos mayor mester duna permiso informa, y e decision ta controla despues. Kuipers tin plan di crea e protocol aki pa muchanan di 1 pa 12 aña.

E Minister a pone 7 criterio cu mester cumpli cune. E doctor

mester ta convenci a base di “bista medico cu e mucha ta sufriendo y no tin speransa,” tambe mester tin un opinion secundario di un experto independiente. E dokter mester tambe kere y segura cu no tin otro opcion pa alivia e mucha su sufrimento.

E dokter mester comparti e diagnostico “completo” cu ambos mayor y dialoga esaki cu e mucha di un manera “apropia pa e comprension di e mcuha.” E dialogo aki mester inclui cu “e termina-

cion di su bida ta e unico posibilidad rasonabel pa alivia e sufrimento.” E dokter no por tin sospecha cu e eutanasia ta pasando contra di e mucha su boluntad. Ambos mayor mester duna consentimiento y e eutanasia mester ser haci cu cuido medico.

Kuipers ta spera di por duna parlamento mas informacion tocante e regulacion aki den october, incluyendo den ki tempo e kier implementa esaki.





## Instagram ta pone advertencia riba publicacionnan cu ta menciona aborto

**(AP) - Instagram ta blokiando tur publicacion cu menciona aborto y den algun caso ta rekeri e usuarianan confirma nan edad prome cu nan por mira publicacionnan cu ta ofrece informacion tocante e procedura.**

Durante e dianan recien, cuentanan di Instagram cu ta pertenece na gruponan cu ta boga pa aborto a mira cu nan publicacionnan ta scondi tras di un advertencia cu ta describi e publicacion como "contenido sensitivo." Instagram a bisa cu nan ta trah-

ando riba drecha e problema, bisando cu esaki ta un 'bug'.

Den un ehempel, Instagram a cubri un publicacion riba un pagina cu mas di 25,000 siguidornan cu a comparti un texto bisando 'Abortion in America. How You Can Help.' E publicacion tabatin e meta di encurasha su siguidornan pa duna placa den donacion pa organisacionnan pro aborto y pa protesta contra Corte Supremo su decision di kita proteccionnan constitucional aborto.

E publicacion a ricibi un ad-

vertencia unda cu ta bisa "e publicacion aki tin contenido grafico y/of violento."

Recientemente, Instagram y Facebook tabata ricibi critica pa motibo cu nan tabata kitando publicacionnan unda cu ta ofrece pildonan pa aborto na estadonan cu ta restringi of prohibi e uso di esaki. E plataformanan ta bisa cu nan a kita e publicacionnan aki pa motibo cu nan ta den contra di e reglanan tocante benta di cierto productonan manera farmaceuticonan, droga of arma di candela.

## Usuarionan di internet di edad mas avansa por confundi avisonan cu resultadonan real di buskedanan riba internet

**(NLTimes) - Netherlands Authority for Consumers and Markets (ACM) ta lansando un campaña pa informa usuarianan di internet tocante e peligran di avisonan online.**

Segun e regulador, personanan di mas di 65 aña di edad no por reconoce ora cu algo ta un aviso riba Google, cual ta causa confusion y cu nan ta core riesgo cu nan lo caba ta haci uso di servicionan of riba sitionan web cu no ta confiablel.

ACM y asociacion di ciudadanonan di edad avansa ANBO a conduci un encuesta conhuntamente, di cual 38 porciento di e participantenan tabata persona di mas di 65 aña, kendenan a bisa cu nan ta haya dificil pa mira e diferencia entre un aviso y

resultadonan di e buskeda. Un kwart a bisa cu nan no ta presta atencion na e diferencia.

"Specialmente si bo tin mes- ter di algo lihe, e ta importante pa mira cautelosamente, compara y scoge conscientemente," Edwin van Houten, director di consumidornan na ACM a expresa. "Esaki ta preveni cu bo ta termina na un partido cu no ta confiabel y consecuentemente ta ricibi gastonan halto."

"E campaña aki tin e meta di reconoce e avisonan ademas di otro resultadonan di e buskeda," Van Houten a bisa. E ta tocante presta atencion na e palabra "advertisement" den un resultado.

ANBO ta contento cu e campaña aki, cual lo tuma e forma



di videonan riba rednan social.

"E ta importante pa personanan di edad avansa por navega internet di un manera

sigur. E campaña aki lo yuda nan logra esaki," director Anneke Sipkens a comenta.

### Advertorial

## SETAR: Ultimo dia pa haci cambio pa Buki Telefon 2023 ta 30 di juli 2022



**Si e number di un negoshi of di un cliente no ta aparece corectamente den e buki di telefon, clientenan tin chens pa haci cambio pa e Buki di Telefon 2023.**

Pa haci e cambionan necesario clientenan por pasa cualkier Teleshop cu nan identificacion valido.

E ultimo dia pa registra number y adres corecto pa publica den e edicion di Buki di Telefon 2023 ta diasabra 30 di juli 2022. E registro di number ta bay segun e number y adres cu ta registra den e database di SETAR.

E buki di telefon ta contene informacion di tur producto y servicionan cu SETAR ta ofrece como

tambe e rekisitonan pa por aplica pa cualkier servicio y e localidad y orario di tur SETAR su Teleshopnan.

Den e seccion di white pages ta haya tur number di telefon fiho di cas of negoshi (cu no ta unlisted), tambe number di celular cu a wordo pidi pa ta listed. Den e seccion di yellow pages ta haya informacion y number di tur negoshi na Aruba den e diferente categorianan. Ademas di esaki, e buki di telefon tin community pages den cual por haya informacion y number di tur departamento di gobierno y fundacionnan, y otro informacion valioso. E buki di telefon ta accesibel tambe online na [www.arubayp.com](http://www.arubayp.com).



## Independent auditor's report

To the Management Board, the Supervisory Board  
and the Shareholder of  
Sagicor Life Aruba N.V.  
Aruba

*Our ref: 134159/ A-32682*

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**Grant Thornton Aruba**  
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Aruba  
T +297 522 1647  
F +297 582 4864

### ***Our Opinion***

The abbreviated financial statements, which comprise the abbreviated statement of financial position as at December 31, 2021, the abbreviated statement of comprehensive income for the year ended December 31, 2021 and notes to the abbreviated financial statements, are derived from the audited financial statements of Sagicor Life Aruba N.V. ('the Company') for the year ended December 31, 2021.

In our opinion, the accompanying abbreviated financial statements are consistent, in all material respects, with the audited financial statements of the Company, as described in note 2.1 "Basis of preparation".

### ***The Abbreviated Financial Statements***

The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the abbreviated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the abbreviated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

### ***The Audited Financial Statements and Our Report Thereon***

We expressed an unmodified audit opinion on the audited financial statements in our report dated June 29, 2022.

### ***The Board of Managing Directors' Responsibility for the Abbreviated Financial Statements***

The Board of Managing Directors is responsible for the preparation of the abbreviated financial statements in accordance with the basis as described in note 2.1 "Basis of preparation".

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on whether the abbreviated financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810, *Engagements to Report on Summary Financial Statements*.

Aruba, June 29, 2022  
Grant Thornton Aruba

Original signed by Edsel N. Lopez

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ARUBA N.V.

# SAGICOR LIFE ARUBA N.V.

## ABBREVIATED FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2021

### ABBREVIATED STATEMENT OF FINANCIAL POSITION As at December 31, 2021

Amounts expressed in AFL '000

	December 31, 2021	December 31, 2020
<b>ASSETS</b>		
Furniture and equipment	245	254
Financial investments	33,282	34,760
Reinsurance assets	-	232
Miscellaneous assets and receivables	1,162	1,171
Cash resources	20,444	15,811
<b>Total assets</b>	<b>55,133</b>	<b>52,228</b>
<b>LIABILITIES</b>		
Policy liabilities	26,569	36,965
Provisions	1,952	1,708
Income tax liabilities	362	319
Accounts payable and other liabilities	2,301	2,507
Due to parent company	6,157	4,243
<b>Total liabilities</b>	<b>37,341</b>	<b>45,742</b>
<b>EQUITY</b>		
Share capital	341	336
Contributed surplus	481	481
Reserves	290	466
Retained earnings	16,680	5,203
<b>Total shareholder's equity</b>	<b>17,792</b>	<b>6,486</b>
<b>Total equity and liabilities</b>	<b>55,133</b>	<b>52,228</b>

### ABBREVIATED STATEMENT OF COMPREHENSIVE INCOME For the year ended December 31, 2021

Amounts expressed in AFL '000

	2021	2020
<b>REVENUE</b>		
Premium revenue	15,097	13,471
Reinsurance premium expense	(1,069)	(1,071)
Net premium revenue	14,028	12,400
Net investment income	2,057	1,769
Credit impairment (Losses)/gains	383	(980)
Fees and other revenue	38	(84)
<b>Total revenue</b>	<b>16,506</b>	<b>13,105</b>
<b>EXPENSES</b>		
Insurance expenses	(975)	6,951
Other expenses	5,572	5,621
<b>Total expenses</b>	<b>4,597</b>	<b>12,572</b>
<b>INCOME FROM ORDINARY Activities</b>	<b>11,909</b>	<b>533</b>
Income taxes	(381)	(337)
<b>NET INCOME FOR THE YEAR</b>	<b>11,528</b>	<b>196</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
(Loss)/Net Income on investments in debt instruments measured at FVOCI	(176)	142
Net Loss on defined benefit plans	(51)	(72)
<b>Other comprehensive (loss)/income for the year, net of tax</b>	<b>(227)</b>	<b>70</b>
<b>TOTAL COMPREHENSIVE INCOME, FOR THE FINANCIAL YEAR ATTRIBUTABLE TO SHAREHOLDER</b>	<b>11,301</b>	<b>266</b>

### Independent Auditor's Report

To the Board of Directors, the Supervisory Board and the Shareholder of  
Sagicor Life Aruba N.V.  
Aruba

Our ref: 134159/ A - 32682

#### Our Opinion

The abbreviated financial statements, which comprise the abbreviated statement of financial position as a December 31, 2021, the abbreviated statement of comprehensive income for the year ended December 31, 2021 and notes to the abbreviated financial statements, are derived from the audited financial statements of Sagicor Life Aruba N.V. ('the Company') for the year ended December 31, 2021.

In our opinion, the accompanying abbreviated financial statements are consistent, in all material respects, with the audited financial statements of the Company, as described in note 2.1 "Basis of Preparation".

#### The Abbreviated Financial Statements

The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the abbreviated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the abbreviated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

#### The Audited Financial Statement and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated June 29, 2022.

#### The Board of Directors' Responsibility for the Abbreviated Financial Statements

The Board of Directors is responsible for the preparation of the abbreviated financial statements in accordance with the basis as described in note 2.1 "Basis of Preparation".

#### Auditor's Responsibility

Our responsibility is to express an opinion on whether the abbreviated financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810, Engagements to Report on Summary Financial Statements.

Aruba, June 29, 2022

Grant Thornton Aruba

Original signed by Edsel N. Lopez





## 1. INCORPORATION AND PRINCIPAL ACTIVITIES

Sagicor Life Aruba N.V. was incorporated in Aruba on 19th December 2007. The incorporation was in keeping with revised registration requirements from the Central Bank of Aruba for all insurance companies operating in that jurisdiction. Prior to incorporation the entity operated as a Branch office. Sagicor Life Aruba N.V. assumed the rights, title and interest in and to the insurance business of the Aruba Branch of Sagicor Capital Life Insurance Company Limited, a transaction which was approved by the Central Bank of Aruba and by virtue of this the obligations of the insurance business of the Branch. As a consequence, all assets of the Branch were transferred to the newly established entity on January 1, 2008 (the effective date of transfer). Further, all rights and liabilities of the Aruba branch were transferred to the company.

Sagicor Life Aruba N.V. (the Company) is a wholly owned subsidiary of Sagicor Life Inc. Effective December 31, 2014 Sagicor Life Inc was amalgamated with the Company's former parent company Sagicor Capital Life Insurance Company Limited.

Sagicor Life Inc is the name adopted by The Barbados Mutual Life Assurance Society following its conversion from a mutual company to a company with share capital on December 6, 2002 under the Companies Act of Barbados. The Barbados Mutual Life Assurance Society (The Society) was organized as a mutual insurance company established in 1840 and incorporated by a special Act of Parliament of Barbados in 1851.

On November 28, 2002, eligible policyholders of The Society passed a resolution for the demutualization of The Society in accordance with provisions contained in a Policyholder Information Circular and the Insurance (Mutual Company) (Conversion) Regulations 2002 made under the Insurance Act Cap 310A of the laws of Barbados. The demutualization proposal provided for the creation of a holding company under the Companies Act which would issue shares to the eligible policyholders of the converted company while in turn holding all of the voting shares of the converted company. The mechanism of reincorporation, while converting the company from a mutual company to a company with share capital, preserved the corporate existence and legacy of The Society. Upon demutualization, eligible policyholders exchanged their ownership rights and interest in the surplus of The Society for shares in the holding company, Sagicor Financial Corporation Limited. In addition, the demutualization proposal provided for the establishment of a participating account in respect of in force participating policies of The Society, to manage and protect the future bonus and dividend levels on pre-demutualization participating policies.

On November 27, 2018, the Parent Company entered into a definitive arrangement agreement as amended on January 28, 2019 with Alignvest Acquisition II Corporation ("Alignvest"), a special purpose acquisition company ("SPAC"), pursuant to which on December 5, 2019, Alignvest acquired all of the issued and outstanding shares of the Parent Company by way of an Ontario court approved plan of arrangement and a Bermuda court approved scheme of arrangement (the "Arrangement"). On closing, Alignvest changed its name to Sagicor Financial Company Ltd. ("SFC" / "Sagicor") whose operations continue as SFC and owns 100% of the shares in the capital of the Parent Company. Alignvest is now the ultimate parent of the Company.

The Company administers and markets individual life insurance, annuities, group pensions, group life, group creditor life and group health insurance products in Aruba.

For ease of reference, when the term "insurer" is used in the following notes, it refers either to the Company and/or its parent that engage in insurance business.

## 2. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to the years presented, unless otherwise stated.

### 2.1 Basis of preparation

The abbreviated financial statements of the Company have been prepared in accordance with the "Directives on the Publication of the Audited Annual Financial Statements" prescribed by the Central Bank of Aruba. These abbreviated financial statements are derived from the audited financial statements of the Company, which have been prepared in accordance with International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board ("IASB") applicable as at December 31, 2021.

The abbreviated financial statements comprise the Abbreviated Statement of Financial Position, Abbreviated Statement of Comprehensive Income and accounting and valuation principles. The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. The financial statements have been prepared under the assumption that the Company operates on a going concern basis.

The Company has adopted accounting policies for the computation of actuarial liabilities of life insurance and annuity contracts using approaches consistent with the principles of the Canadian standards of practice. As no specific guidance is provided by IFRS for computing actuarial liabilities, management has judged that Canadian standards of practice should continue to be applied. The adoption of IFRS 4 – Insurance Contracts, permits the Company to continue with this accounting policy, with the modification required by IFRS 4 that rights under reinsurance contracts are measured separately.

The Company financial statements are prepared under the historical cost convention except as modified by the revaluation of investment property, owner-occupied property, financial assets at fair market value through other comprehensive income ("FVOCI"), financial assets and liabilities held at fair value through profit or loss ("FVTPL"), actuarial liabilities and associated reinsurance assets.

The preparation of financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas when assumptions and estimates are significant to the financial statements, are disclosed in Note 3.

Amendments to existing IFRS and IAS effective January 1, 2021

The Company has adopted the amendments to IFRS and IAS set out in the following tables. None of these amendments have a material effect on the Company's financial statements.

IFRS	Subject/Comments
IFRS 17 and IFRS 4 – Insurance contracts; deferral of IFRS 9	These amendments defer the date of application of IFRS 17 by two years to January 1, 2023 and change the fixed date of the temporary exemption in IFRS 4 from applying IFRS 9 – Financial Instruments, until January 1, 2023.  The effect of these standards on the Group follows in note 2.19 in the section, "IFRS 17 – Insurance Contracts, effective January 1, 2023".
IFRS 7, IFRS 4 and IFRS 16 – Interest Rate Benchmark Reform, Phase 2	The Phase 2 amendments address issues that arise from the implementation of the reforms, including the replacement of one benchmark with an alternative one.
IFRIC clarification on Cloud Computing – Software as a Service configuration and customisation costs	In April 2021, following its decision in March 2021, the IFRIC published its position on accounting for configuration and customisation costs in a Software as a Service (SaaS) arrangement, which was ratified by the IASB. There has been no change to any IFRS and as such there is no formal effective date. However, the IASB expects entities to assess if any changes are needed and to implement any changes which are required to align with IAS 38, which requires that such costs should be expensed when the service is received.  As at December 31, 2021, the Company's treatment of these costs is in line with the IFRIC and IASB positions and therefore there is no material effect on the Company

## 2.2 Foreign currency translation

### (a) Functional and presentational currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the Company operates (the functional currency). The financial statements are presented in thousands of Aruba florins, which is the Company's presentation currency.

### (b) Transactions and balances

Foreign currency transactions are translated into the functional currency at the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses, which result from the settlement of foreign currency transactions and from the re-translation of monetary assets and liabilities denominated in foreign currencies, are recognised in the income statement. Non-monetary assets and liabilities are maintained at the transaction rates of exchange.

The foregoing exchange gains and losses which are recognised in the income statement are included in other revenue.

Exchange differences on the re-translation of the fair value of non-monetary items such as equities held at fair value through income are reported as part of the fair value gain or loss. Exchange differences on the re-translation of the fair value of non-monetary items such as equities held as FVOCI are reported as part of the fair value gain or loss in other comprehensive income.

## 2.3 Furniture and equipment

Furniture and equipment are recorded initially at cost. Subsequent expenditure is capitalised when it will result in future economic benefits to the Company.

Depreciation is calculated on the straight-line method to write down the cost or fair value of furniture and equipment to residual value over the estimated useful life. Estimated useful lives are reviewed annually and are as follows:

Asset	Estimated useful life
Furnishings	10 years
Computer and office equipment	3 to 10 years

An impairment loss is recognised for the amount by which an asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and its value in use.

Gains or losses recognised in income on the disposal of furniture and equipment are determined by comparing the net sale proceeds to the carrying value.

## 2.4 Financial assets

### (a) Classification of financial assets

Debt instruments are measured at fair value through profit or loss ("FVTPL"), fair value through other comprehensive income ("FVOCI") or amortised cost based on the nature of the cash flows of these assets and the Company's business model. These categories replace the existing IAS 39 classifications of fair value through income, available for sale, loans and receivables and held-to-maturity. Equity instruments are measured at FVTPL, unless they are not held for trading purposes, in which case an irrevocable election can be made on initial recognition to measure them at FVOCI with no subsequent reclassification to profit or loss.

Financial assets are measured on initial recognition at fair value and are classified as and subsequently measured either at amortised cost, at FVOCI or at FVTPL. Financial assets and liabilities are recognised when the Company becomes a party to the contractual provision of the instrument. Regular way purchases and sales of financial assets are recognised on trade-date, the date on which the Company commits to purchase or sell the asset.

### (b) Classification of debt instruments

Classification and subsequent measurement of debt instruments depend on:

- the Company's business model for managing the asset; and
- the cash flow characteristics of the asset.

Based on these factors, the Company classifies its debt instruments into one of the following three measurement categories.

#### Measured at amortised cost

Debt instruments that are held to collect the contractual cash flows and that contain contractual terms that give rise on specified dates to cash flows that are solely payments of principal and



interest, such as most loans and advances to banks and customers and some debt securities, are measured at amortised cost. In addition, most financial liabilities are measured at amortised cost. The carrying value of these financial assets at initial recognition includes any directly attributable transactions costs.

#### Measured at fair value through other comprehensive income (FVOCI)

Debt instruments held for a business model that is achieved by both collecting contractual cash flows and selling and that contain contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest are measured at FVOCI. These comprise primarily debt securities.

#### Measured at fair value through profit and loss (FVTPL)

Debt instruments are classified in this category if they meet one or more of the criteria set out below and are so designated irrevocably at inception:

- the use of the designation removes or significantly reduces an accounting mismatch;
- when the performance of group of financial assets is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy;
- when the debt instruments are held for trading and are acquired principally for the purpose of in the short-term or if they form part of a portfolio of financial assets in which there is evidence of short-term profit taking.

#### Business model assessment

Business models are determined at the level which best reflects how the Company manages portfolios of assets to achieve business objectives. Judgement is used in determining business models, which is supported by relevant, objective evidence including:

- The nature of liabilities, if any, funding a portfolio of assets;
- The nature of the market of the assets in the country of origination of a portfolio of assets;
- How the Company intends to generate profits from holding a portfolio of assets;
- The historical and future expectations of asset sales within a portfolio.

#### Solely payments of principal and interest ("SPPI")

Where the business model is hold assets to collect contractual cash flows or to collect contractual cash flows and sell, the Company assesses whether the financial instruments' cash flows represent solely payments of principal and interest. In making this assessment, the Company considers whether the contractual cash flows are consistent with a basic lending arrangement. Where the contractual terms introduce exposure to risk or volatility that are inconsistent with a basic lending arrangement, the related financial assets are classified and measured at FVTPL.

#### (c) Unit linked funds fair value model

The Company's liabilities include unit linked funds which are components of insurance contracts issued or unit linked investment contracts issued with terms that the full investment return earned on the backing assets accrue to the contract-holders. As these liabilities are accounted for at FVTPL, the financial investments backing these liabilities are consequently classified as and measured at FVTPL.

#### (d) Impairment of financial assets measured at amortised cost and FVOCI

At initial recognition, allowance (or provision in the case of some loan commitments and financial guarantees) is required for ECL resulting from default events that are possible within the next 12 months (or less, where the remaining life is less than 12 months) ('12-month ECL').

In the event of a significant increase in credit risk (SICR), an allowance (or provision) is required for ECL resulting from all possible default events over the expected life of the financial instrument ('lifetime ECL'). Financial assets where 12-month ECL are recognised are defined as 'stage 1'; financial assets which are considered to have experienced a significant increase in credit risk are in 'stage 2'; and financial assets for which there is objective evidence of impairment are defined as being in default or otherwise credit-impaired are in 'stage 3'. Purchased or originated credit-impaired financial assets ("POCI") are treated differently as set out below.

To determine whether the life-time credit risk has increased significantly since initial recognition, the Company considers reasonable and supportable information that is available including information from the past and forward-looking information. Factors such as whether payments of principal and interest are in default, an adverse change in credit rating of the borrower and adverse changes in the borrower's industry and economic

environment are considered in determining whether there has been a significant increase in the credit risk of the borrower.

#### (e) Purchased or originated credit-impaired assets (POCI)

Financial assets that are purchased or originated at a deep discount that reflects the incurred credit losses are defined as POCI. These financial assets are credit-impaired on initial recognition. The Company calculates the credit adjusted effective interest rate, which is calculated based on the fair value origination of the financial assets instead of its gross carrying amount and incorporates the impact of expected credit losses in estimated future cash flows. The ECL is always measured on a life time basis.

At each reporting date, The Company recognise in profit or loss the amount of the change in lifetime expected credit losses as an impairment gain or loss. The Company will recognise favourable changes in lifetime expected credit losses as an impairment gain, the gain occurs when the lifetime expected credit losses are less than the amount of expected credit losses that were included in the estimated cash flows on initial recognition.

#### (f) Definition of default

The Company determines that a financial instrument is credit-impaired and in stage 3 by considering relevant objective evidence, primarily whether:

- contractual payments of either principal or interest are past due for 90 days or more;
- there are other indications that the borrower is unlikely to pay such as that a concession has been granted to the borrower for economic or legal reasons relating to the borrower's financial condition; and
- the financial asset is otherwise considered to be in default.

If such unlikelihood to pay is not identified at an earlier stage, it is deemed to occur when an exposure is 90 days past due.

#### (g) Write-off

Financial assets (and the related impairment allowances) are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realisation of security. In circumstances where the net realisable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.

#### (h) The general approach to recognising and measuring ECL

The measurement of ECL reflects:

- An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
- The time value of money;
- Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

#### Measurement

Expected credit losses are calculated by multiplying three main components, being the probability of default ("PD"), loss given default ("LGD") and the exposure at default ("EAD"), discounted at the original effective interest rate. Management has calculated these inputs based on the historical experience of the portfolios adjusted for the current point in time. A simplified approach to calculating the ECL is applied to contract and other receivables which do not contain a significant financing component. Generally, these receivables are due within 12 months unless there are extenuating circumstances. Under this approach, an estimate is made of the life-time ECL on initial recognition (i.e. Stage 3). For ECL provisions modelled on a collective basis, a grouping of exposures is performed on the basis of shared risk characteristics, such that risk exposures within a group are homogeneous.

The PD, LGD and EAD models which support these determinations are reviewed regularly in light of differences between loss estimates and actual loss experience; but given that IFRS 9 requirements have only been applied since January 1, 2018, the Company has been unable to make these comparisons. Therefore, the underlying models and their calibration, including how they react to forward-looking economic conditions remain subject to review and refinement. This is particularly relevant for lifetime PDs, which have not been previously used in regulatory modelling and for the incorporation of 'downside scenarios' which have not generally been subject to experience gained through stress testing. The exercise of judgement in making estimations requires the use of assumptions which are highly subjective and sensitive to the risk factors, and particularly to changes in economic and credit conditions across wide geographical areas. Many of the factors have a high degree of interdependency and there is no single factor to which loan impairment allowances are sensitive.

Therefore, sensitivities are considered in relation to key portfolios which are particularly sensitive to a few factors and the results should not be further extrapolated.

The main difference between Stage 1 and Stage 2 expected credit losses is the respective PD horizon. Stage 1 estimates will use a maximum of a 12-month PD while Stage 2 estimates will use a lifetime PD. Stage 3 estimates will continue to leverage existing processes for estimating losses on impaired loans, however, these processes will be updated to reflect the requirements of IFRS 9, including the requirement to consider multiple forward-looking scenarios. An expected credit loss estimate will be produced for each individual exposure, including amounts which are subject to a more simplified model for estimating expected credit losses.

The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about past events and current conditions as well as reasonable and supportable forecasts of future events and economic conditions. The estimation and application of forward-looking information will require significant judgment.

The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about past events and current conditions as well as reasonable and supportable forecasts of future events and economic conditions.

For a revolving commitment, the Company includes the current drawn balance plus any further amount that is expected to be drawn up to the current contractual limit by the time of default, should it occur.

For defaulted financial assets, based on management's assessment of the borrower, a specific provision of expected life-time losses which incorporates collateral recoveries, is calculated and recorded as the ECL. The resulting ECL is the difference between the carrying amount and the present value of expected cash flows discounted at the original effective interest rate.

#### Forward looking information

The estimation and application of forward-looking information will require significant judgment. PD, LGD and EAD inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio.

Each macroeconomic scenario used in the expected credit loss calculation will have forecasts of the relevant macroeconomic variables - including, but not limited to, unemployment rates and gross domestic product, for a three-year period, subsequently reverting to long-run averages. Our estimation of expected credit losses in Stage 1 and Stage 2 will be a discounted probability-weighted estimate that considers a minimum of three future macroeconomic scenarios. Our base case scenario will be based on macroeconomic forecasts where available. Upside and downside scenarios will be set relative to our base case scenario based on reasonably possible alternative macroeconomic conditions.

Scenario design, including the identification of additional downside scenarios will occur on at least an annual basis and more frequently if conditions warrant. Scenarios will be probability-weighted according to our best estimate of their relative likelihood based on historical frequency and current trends and conditions. Probability weights will be updated on a quarterly basis.

#### (i) Modification of loans

The Company sometimes renegotiates or otherwise modifies the contractual cash flows of loans to customers and debt instruments. When this happens, the Company assesses whether or not the new terms are substantially different to the original terms. The Company does this by considering, among others, the following factors:

- If the borrower is in financial difficulty, whether the modification merely reduces the contractual cash flow to amounts the borrower is expected to be able to pay.
- Whether any substantial new terms are introduced, such as a profit share/equity-based return that substantially affects the risk profile of the loan.
- Significant extension of the loan term when the borrower is not in financial difficulty.
- Significant change in the interest rate.
- Change in the currency the loan is denominated in.
- Insertion of collateral, other security or credit enhancements that significantly affect the credit risk associated with the loan.

If the terms are substantially different, the Company derecognises the original financial asset and recognises a new asset at fair value and recalculates the new effective interest rate for the asset. The



date of negotiation is consequently considered to be the date of initial recognition for impairment calculation purposes and the purpose of determining if there has been a significant increase in credit risk. At this point the Company will assess if the asset is POCI.

(j) Classification of equity instruments

The Company classifies and subsequently measures all equity investments at FVTPL, except where the Company's management has elected, at initial recognition, to irrevocably designate an equity investment at FVOCI. The Company's policy is to designate equity investments as FVOCI when those investments are held for purposes other than to generate investment returns.

(k) Presentation in the statements of income and other comprehensive income (OCI)

Debt and equity instruments measured at FVTPL

Realised changes in fair value, unrealised changes in fair value, interest income and dividend income are included in net investment income.

Debt instruments measured at amortised cost

- Interest income is included in net investment income.
- Credit impairment losses are presented in the income statement.
- Gain or loss on de-recognition is expected to be relatively infrequent and is included in net investment income.

Debt instruments measured at FVOCI

- Interest income is included in net investment income.
- Credit impairment losses are presented in the income statement.
- Unrealised gains and losses arising from changes in fair value are presented in OCI.
- On de-recognition, the cumulative gain or loss in OCI is transferred from OCI to net investment income.

Equity instruments measured at FVOCI

- Dividend income is included in net investment income.
- Unrealised changes in fair value presented in OCI. Any impairment losses are included with fair value changes.
- On de-recognition, the cumulative gain or loss in OCI remains in the fair value reserve for FVOCI assets.

## 2.5 Impairment of non-financial assets

The Company's policy for the potential impairment of property, plant, equipment and intangible assets is set out below.

Assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment. Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and its value in use.

## 2.6 Policy contracts

(a) Classification

The Company issues policy contracts that transfer insurance risk and / or financial risk from the policyholder.

The Company defines insurance risk as an insured event that could cause it to pay significant additional benefits in a scenario that has a discernable effect on the economics of the transaction.

Insurance contracts transfer insurance risk and may also transfer financial risk. Once a contract has been classified as an insurance contract, it remains an insurance contract for its duration, even if the insurance risk reduces significantly over time. Investment contracts transfer financial risk and no significant insurance risk. Financial risk includes credit risk, liquidity risk and market risk.

A reinsurance contract is an insurance contract in which an insurance entity cedes assumed risks to another insurance entity.

A number of insurance contracts contain a discretionary participation feature. A discretionary participation feature entitles the holder to receive, supplementary to the main benefit, additional benefits or bonuses:

- that are likely to be a significant portion of the total contractual benefits;
- whose amount or timing is contractually at the discretion of management; and
- that are contractually based on

- the performance of a specified pool of contracts;
- investment returns on a specified pool of assets held by the Company; or
- the profit or loss of a fund or the Company issuing the contract.

Policy bonuses and policy dividends constitute discretionary participation features which the Company classifies as liabilities.

Residual gains in the participating accounts constitute participation features which the Company classifies as equity.

(b) Recognition and measurement

(i) Long-term traditional insurance contracts

Long-term traditional insurance contracts are generally issued for fixed terms of five years or more, or for the remaining life of the insured. Benefits are typically a death, disability or critical illness benefit, a cash value on termination and/or a monthly annuity. Annuities are generally payable until the death of the beneficiaries with a proviso for a minimum number of payments. Some of these contracts have a discretionary participation feature in the form of regular bonuses or dividends. Other benefits such as disability and waiver of premium on disability may also be included in these contracts. Some contracts may allow for the advance of policy loans to the policyholder and may also allow for dividend withdrawals by the policyholder during the life of the contract.

Premium revenue is recognised when due. Typically, premiums are fixed and are required to be paid within the due period for payment. If premiums are unpaid, either the contract may terminate or an automatic premium loan may settle the premium or the contract may continue at a reduced value.

Policy benefits are recognised on the notification of death, disability or critical illness, on the termination or maturity date of the contract, on the declaration of a cash bonus or dividend or on the annuity payment date. Policy loans advanced are recorded as loans and receivables in the financial statements and are secured by the cash values of the respective policies. Policy bonuses may be "non-cash" and utilised to purchase additional amounts of insurance coverage. Accumulated cash bonuses and dividends are recorded as interest bearing policy balances. Reserves for future policy liabilities are recorded as described in note 2.7.

The Company may obtain reinsurance coverage for death benefit insurance risks. Typically, coverage is obtained for individual coverage exceeding prescribed limits. The reinsurance premium is expensed when due, which generally coincides with when the policy premium is due. Reinsurance claims recoveries are established at the time of claim notification.

Commissions and premium taxes payable are recognised on the same basis as earned premiums.

(ii) Long-term universal life and unit linked insurance contracts

Universal life and unit linked insurance contracts are generally issued for fixed terms or for the remaining life of the insured. Benefits are typically a death, disability or critical illness benefit, a cash value on termination and/or a monthly annuity. Annuities are generally payable until the death of the beneficiaries with a proviso for a minimum number of payments. Benefits may include amounts for disability or waiver of premium on disability.

Universal life and unit linked contracts have either an interest bearing investment account or unit linked investment accounts. Either gross premiums or gross premiums net of allowances are deposited to the investment accounts. Investment returns are credited to the investment accounts and expenses, not included in the aforementioned allowances, are debited to the investment accounts. Interest bearing investment accounts may include provisions for minimum guaranteed returns or returns based on specified investment indices. Allowances and expense charges are in respect of applicable commissions, cost of insurance, administrative expenses and premium taxes. Fund withdrawals may be permitted.

Premium revenue is recognised when received and consists of all monies received from the policyholders. Typically, premiums are fixed at the inception of the contract or periodically thereafter but additional non-recurring premiums may be paid.

Policy benefits are recognised on the notification of death, disability or critical illness, on the receipt of a withdrawal request, on the termination or maturity of the contract or on the annuity payment date. Reserves for future policy liabilities are recorded as described in note 2.7.

The Company may obtain reinsurance coverage for death benefit insurance risks. Typically, coverage is obtained for individual coverage exceeding prescribed limits. The reinsurance premium is expensed when due, which generally coincides with when

the policy premium is due. Reinsurance claims recoveries are established at the time of claim notification.

Commissions and premium taxes payable are generally recognised only on settlement of premiums.

(iii) Health insurance contracts

Health insurance contracts are generally one year renewable contracts issued by the Company covering insurance risk for medical expenses of insured persons.

Premium revenue is recognised when due for contracts where the premium is billed monthly.

For contracts where the premium is billed annually or semi-annually, premium revenue is recognised as earned on a pro-rated basis over the term of the respective policy coverage. The provision for unearned premiums represents the portion of premiums written relating to the unexpired terms of the coverage.

Claims are recorded on settlement. Reserves are recorded as described in note 2.7.

The Company may obtain reinsurance coverage for its health insurance risks. The reinsurance ceded premium is expensed on a pro-rata basis over the term of the respective policy coverage or of the reinsurance contract as appropriate.

Commissions and premium taxes payable are recognised on the same basis as premiums earned. At balance sheet date, commissions and premium taxes arising on unearned premiums are recorded as deferred acquisition costs.

(iv) Reinsurance contracts assumed

Reinsurance contracts assumed by the Company are accounted for in a similar manner as if the Company has assumed the risk direct from a policyholder.

(v) Reinsurance contracts held

As noted in sections (i) to (iv) above, the Company may obtain reinsurance coverage for insurance risks underwritten. The Company cedes insurance premiums and risk in the normal course of business in order to limit the potential for losses arising from its exposures. Reinsurance does not relieve the Company of its liability.

Reinsurance contracts held by the Company are recognised and measured in a similar manner to the originating insurance contracts and in accordance with the contract terms. Reinsurance premium ceded and reinsurance recoveries on claims are offset against premium revenue and policy benefits in the income statement.

The benefits to which the Company is entitled under its reinsurance contracts held are recognised as reinsurance assets or receivables. Reinsurance assets and receivables are assessed for impairment. If there is evidence that the asset or receivable is impaired, the impairment is recorded in the statement of income. The obligations of the Company under reinsurance contracts held are included under accounts payable and accrued liabilities or actuarial liabilities.

Policy liabilities include blocks of life and annuity policies ceded to reinsurers on coinsurance or modified coinsurance bases. The Company records as a receivable the reinsurer's share of the Company's liabilities on these policies.

Reinsurance balances are measured consistently with the insurance liabilities to which they relate.

(vi) Deposit administration and other investment contracts

Deposit administration contracts are issued by the Company to registered pension schemes for the deposit of pension plan assets with the Company.

Deposit administration liabilities are recognised initially at fair value and are subsequently stated at:

- amortised cost where the Company is obligated to provide investment returns to the pension scheme in the form of interest;
- fair value through profit and loss where the Company is obligated to provide investment returns to the pension scheme in direct proportion to the investment returns on specified blocks of assets.

Deposit administration contributions are recorded directly as liabilities. Withdrawals are deducted directly from the liability. The interest or investment return provided is recorded as an interest expense.



In addition, the Company may provide pension administration services to the pension schemes.

The Company earns fee income for both pension administration and investment services, it is accrued monthly.

Other investment contracts are recognised initially at fair value and are subsequently stated at amortised cost and are accounted for in the same manner as deposit administration contracts which are similarly classified.

(c) Embedded derivatives

Certain insurance contracts contain embedded derivatives which are options whose value may vary in response to changes in interest rates or other market variables.

The Company does not separately measure embedded derivatives that are closely related to the host insurance contract or that meet the definition of an insurance contract. Options to surrender an insurance contract for a fixed amount are also not measured separately. In these cases, the entire contract liability is measured as set out in note 2.8.

(d) Liability adequacy tests

At the date of the financial statements, liability adequacy tests are performed by the Company to ensure the adequacy of insurance contract liabilities, using current estimates of the related expected future cash flows. If a test indicates that the carrying value of insurance contract liabilities is inadequate, then the liabilities are adjusted to correct the deficiency. The deficiency is included in the income statement under benefits.

## 2.7 Actuarial liabilities

(a) Life insurance and annuity contracts

The determination of actuarial liabilities of long-term insurance contracts has been done using approaches consistent with the principles of Canadian standards of practice. These liabilities consist of the amounts that, together with future premiums and investment income, are required to provide for future policy benefits, expenses and taxes on insurance and annuity contracts. Canadian standards may change from time to time, but infrequently.

The process of calculating life insurance and annuity actuarial liabilities for future policy benefits necessarily involves the use of estimates concerning such factors as mortality and morbidity rates, future investment yields, future expense levels and persistency, including reasonable margins for adverse deviations. As experience unfolds, these provisions for adverse deviations will be included in future income to the extent they are no longer required to cover adverse experience. Assumptions used to project benefits, expenses and taxes are based on company and industry experience and are updated annually.

Net insurance contract liabilities represent the amount which, together with estimated future premiums and net investment income, will be sufficient to pay projected future benefits, policyholder dividends and refunds, taxes (other than income taxes) and expenses on policies in-force net of reinsurance premiums and recoveries. The determination of net insurance liabilities is based on explicit projections of cash flows using current assumptions plus a margin for adverse deviation for each material cash flow item. Investment returns are projected using the current asset portfolios and projected reinvestment yields. The period used for the projection of cash flows is the policy lifetime for most individual insurance contracts.

The Company segments assets to support liabilities by major product segment and geographic market and establishes investment strategies for each liability segment. Projected net cash flows from these assets and policy liabilities being supported by these assets are combined with projected cash flows from future asset purchases to determine expected rates of return on these assets for future years. Investment strategies are based on the target investment policies for each segment and the reinvestment returns are derived from current and projected market rates for fixed income investments. Investment return assumptions for each asset class make provision for expected future credit losses, expected investment management expenses and a margin for adverse deviation.

Under this methodology, assets of the Company are selected to back its actuarial liabilities. Changes in the carrying value of these assets may generate corresponding changes in the carrying amount of the associated actuarial liabilities. These assets include financial investments, whose unrealised gains or losses in fair value are recorded in other comprehensive income. The fair value reserve for actuarial liabilities has been established in the statement of equity for the accumulation of changes in actuarial liabilities which are recorded in other comprehensive income and

which arise from recognised unrealised gains or losses in fair value through other comprehensive income.

Certain life insurance policies issued by the Company contain equity linked policy side funds. The investment returns on these utilised funds accrue directly to the policies with the Company assuming no credit risk. Investments held in these side funds are accounted for as financial assets at fair value through income and unit values of each fund are determined by dividing the value of the assets in the fund at the date of the financial statements by the number of units in the fund. The resulting liability is included in actuarial liabilities.

(b) Health insurance contracts

The actuarial liabilities of health insurance policies are estimated in respect of claims that have been incurred but not yet reported or settled.

## 2.8 Financial liabilities

During the ordinary course of business, the Company issues investment contracts or otherwise assumes financial liabilities that expose the Company to financial risk.

Classification

Financial liabilities are measured at initial recognition at fair value and are classified as or subsequently measured either at amortised cost, or at fair value through income (FVTPL). Financial liabilities are derecognised when they are extinguished i.e. when the obligation specified in the contract is discharged, cancelled or expires.

The recognition and measurement of the Company's principal types of financial liabilities are disclosed in note 2.6 (b) (vi) and in the following paragraphs.

(a) Deposit liabilities

Deposits are recognised initially at fair value and are subsequently stated at amortised cost using the effective yield method.

(b) Fair value

Fair value amounts represent the price (or estimates thereof) that would be agreed upon in an orderly transaction between market participants at valuation date.

(c) Loans and other debt obligations

Loans and other debt obligations are recognised initially at fair value, being their issue proceeds, net of transaction costs incurred. Subsequently, loan obligations are stated at amortised cost and any difference between net proceeds and the redemption value is recognised in the income statement over the period of the loan obligations using the effective yield method.

Obligations undertaken for the purposes of financing operations and capital support are classified as notes or loans payable and the associated cost is classified as finance costs. Loan obligations undertaken for the purposes of providing funds for on-lending, leasing or portfolio investments are classified as deposit and security liabilities and the associated cost is included in interest expense.

(d) Presentation in the statement of income

For financial liabilities measured at amortised cost, the associated interest expense is included in interest expense or is presented as financial costs in the income statement.

For financial liabilities measured at FVTPL, the associated interest and fair value changes are included in interest expense.

## 2.9 Provisions

Provisions are recognised when the Company has a legal or constructive obligation, as a result of past events, if it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate of the amount can be made.

## 2.10 Interest income and expenses

Interest income (expense) is computed by applying the effective interest rate based to the gross carrying amount of a financial asset (liability), except for financial assets that are purchased, originated or subsequently become credit-impaired. For credit-impaired financial assets, the effective interest rate is applied to the net carrying amount of the financial asset (i.e. after deduction of the loss allowance). Interest includes coupon interest and accrued discount and premium on financial instruments.

## 2.11 Fees and other revenue

Fees and other revenue are recognised on an accrual basis when the related service has been provided. Fees and commissions arising from negotiating or participating in the negotiation of a transaction for a third party are recognised on completion of the underlying transaction. Portfolio and other management advisory and service fees are recognised based on the applicable service contracts, usually on a time-apportionate basis. Asset management fees related to investment funds are recognised rateably over the period in which the service is provided. Performance linked fees or fee components are recognised when the performance criteria are fulfilled. Other revenue is recognised on an accrual basis when the related service has been provided.

## 2.12 Employee benefits

(a) Pension benefits

The Company participates in the parent company's defined benefit pension scheme in place for the Group's employees.

The liability in respect of defined benefit plans is the present value of the defined benefit obligation at December 31. The defined benefit obligation is computed using the projected unit credit method. The present value of the defined benefit obligation is determined by the estimated future cash outflows using appropriate interest rates on government bonds for the maturity dates and currency of the related liability.

Actuarial gains and losses arising from experience adjustments, changes in actuarial assumptions are charged or credited to the other comprehensive income and retained earnings or non-controlling interest in the period in which they arise. Past service costs are charged to income in the period in which they arise.

(b) Profit sharing and bonus plans

The Company recognises a liability and an expense for bonuses and profit sharing, based on various profit and other objectives of the Company. An accrual is recognised where there are contractual obligations or where past practice has created a constructive obligation.

(c) Equity compensation benefits

The Parent Company has a number of share-based compensation plans in place for administrative, sales and managerial staff of the Company.

(i) Equity-settled share-based transactions with staff

The services received in an equity-settled transaction with staff are measured at the fair value of the equity instruments granted. The fair value of those equity instruments is measured at grant date.

If the equity instruments granted vest immediately and the individual is not required to complete a further period of service before becoming entitled to those instruments, the services received are recognised in full on grant date in the income statement for the period, with a corresponding increase in equity.

Where the equity instruments do not vest until the individual has completed a further period of service, the services received are expensed in the income statement during the vesting period, with a corresponding increase in the reserve for equity compensation benefits or in non-controlling interest.

Non-market vesting conditions are included in assumptions about the number of instruments that are expected to vest. At each reporting financial statement date, the Group revises its estimates of the number of instruments that are expected to vest based on the non-marketing vesting conditions and adjusts the expense accordingly.

Amounts held in the reserve for equity compensation benefits are transferred to share capital or non-controlling interest either on the distribution of share grants or on the exercise of share options.

The grant by the Parent Company of its equity instruments to employees of Group subsidiaries is treated as a capital contribution in the financial statements of the Company. The full expense relating to the grant is recorded in the Company's income statement.

(ii) Cash-settled share-based transactions with staff

The services received in a cash-settled transaction with staff and the liability to pay for those services, are recognised at fair value as the individual renders services. Until the liability is settled, the fair value of the liability is re-measured at the date of the financial statements and at the date of settlement, with any changes in fair value recognised in income during that period.



(iii) Measurement of the fair value of equity instruments granted

The equity instruments granted consist either of grants of, or options to purchase, common shares listed by the Parent Company. For common shares granted, the listed price prevailing on the grant date determines the fair value. For options granted, the fair value is determined by reference to the Black-Scholes valuation model, which incorporates factors and assumptions that knowledgeable, willing market participants would consider in setting the price of the equity instruments.

(iv) Presentation of equity compensation awards

Equity compensation awards are expensed by the Company. Since there is no requirement for the Company to reimburse its parent for the awards, they are treated as a contribution of capital to the Parent company.

(d) Termination benefits

Termination benefits are payable whenever an employee's employment is terminated before the normal retirement date or whenever an employee accepts voluntary redundancy in exchange for these benefits. The Company recognises termination benefits when it is demonstrably committed to either terminate the employment of current employees according to a detailed formal plan without the possibility of withdrawal or to provide termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the date of the financial statements are discounted to present value.

## 2.13 Taxes

### Income taxes

Rates of taxation in Aruba for income year 2021 and 2020 are as follows:

Life insurance and non-registered annuities	Registered annuities	Other lines of business
25% of 10% of premiums	25% of 20% of premiums	25% of 20% of premiums

(i) Current income taxes

Current tax is the expected tax payable on the taxable income for the year, using the tax rates in effect for the year. Adjustments to tax payable from prior years are also included in current tax.

(ii) Deferred income taxes

Deferred income tax is recognised, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income taxes are computed at tax rates that are enacted or substantially enacted by the end of the reporting period.

Deferred tax assets are only recognised when it is probable that taxable profits will be available against which the asset may be utilised.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to do so. Deferred tax, related to fair value re-measurement of available for sale investments and cash flow hedges which are recorded in other comprehensive income, is recorded in other comprehensive income and is subsequently recognised in income together with the deferred gain or loss.

## 2.14 Statutory reserves

Statutory reserves are established when regulatory accounting requirements result in lower distributable profits or when an appropriation of retained earnings is required or permitted by law to protect policyholders, insurance beneficiaries or depositors.

## 2.15 Cash flows

Cash flows from operating activities consist of cash flows arising from revenues, benefits, expenses, taxes, operating assets and operating liabilities. Cash flows from investing activities consist of cash flows arising from long-term assets to be utilised in the business. Cash flows from financing activities consist of cash flows arising from the issue, redemption and exchange of equity instruments and notes and loans payable and from equity dividends payable to holders of such instruments.

For the purposes of the cash flow statement, cash and cash equivalents comprise:

- cash balances,
- call deposits,
- other liquid balances with maturities of three months or less from the acquisition date,
- less bank overdrafts which are repayable on demand

Cash equivalents are subject to an insignificant risk of change in value.

## 2.16 Offsetting financial instruments

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

## 2.17 Common Shares

(a) Common Shares

In exchange for consideration received, the Company issued common shares that are classified as equity. Incremental costs are directly attributable to the issue of common shares are recorded in share capital as a deduction from the share issue proceeds.

(b) Dividends

Dividend distributions on the Company's common shares are recorded in the period during which the dividend declaration has been approved by the directors and is recorded as an appropriation of retained earnings.

## 2.18 Future accounting developments and reporting changes

Certain new standards and amendments have been issued which were not effective at the date of the financial statements. The changes in standards and interpretations which may have a significant effect on future presentation, measurement or disclosure of the Company's financial statements are summarised in the following tables:

IFRS (Effective Date)	Subject/Comments
IFRS 17 – Insurance Contracts effective January 1, 2023	<p>IFRS 17 was issued in May 2017 as replacement for IFRS 4 - Insurance Contracts. A further exposure draft (ED) was issued in June 2019 and final amendments were published in June 2020. The amendments aim to help companies implement the standard and to make explanation of financial performance easier. The standard requires a current measurement model where estimates are re-measured each reporting period.</p> <p>Contracts are measured using the building blocks of:</p> <ul style="list-style-type: none"> <li>• discounted probability-weighted cash flows</li> <li>• an explicit risk adjustment, and</li> <li>• a contractual service margin ("CSM") representing the unearned profit of the contract which is recognised as revenue over the coverage period.</li> </ul> <p>The standard allows a choice between recognising changes in discount rates either in the income statement or directly in other comprehensive income. The choice is likely to reflect how insurers account for their financial assets under IFRS 9.</p> <p>An optional, simplified premium allocation approach is permitted for the liability for the remaining coverage for short duration contracts, which are often written by non-life insurers.</p> <p>There is a modification of the general measurement model called the 'variable fee approach' for certain contracts written by life insurers where policyholders share in the returns from underlying items. When applying the variable fee approach, the entity's share of the fair value changes of the underlying items is included in the contractual service margin.</p> <p>The new rules will affect the financial statements and key performance indicators of all entities that issue insurance contracts or investment contracts with discretionary participation features.</p> <p>Sagicor has established a group wide project for the implementation of this standard and has allocated substantial resources to this exercise. Project activities involve the establishment of various technical and oversight teams, and the evaluation and assessment of the Group's business. The Group is carrying out internal training programs, workshops and assessments of all areas affected by the standard as it works towards implementation. Project work is ongoing in all areas.</p>

Amendments to IAS 1- Liabilities as current or non-current, effective January 1, 2022	Subject/Comments
	<p>In January 2020, the IASB amendments to IAS 1 'Presentation of financial statements' to clarify the criteria for classifying a liability as non-current. These are to be applied retroactively.</p> <p>The impact of this standard on the Company is currently being analysed.</p>



Amendments to IAS 16 – Property, plant and equipment, effective January 1, 2022	Subject/Comments
	These amendments prohibit a company from deducting from the cost of property, plant and equipment, amounts received from selling items produced while the company is preparing the asset for its intended use. Instead, a company will recognise such sales proceeds and related cost in profit or loss.  This standard will have no material effect on the Company.

Amendments to IAS 37 – Provisions, contingent liabilities and contingent assets, effective January 1, 2022	Subject/Comments
	These amendments specify which costs a company includes when assessing whether a contract will be loss-making.  This standard will have no material effect on the Company.

Amendments to IAS 8 – Definition of accounting estimates, effective January 1, 2023	Subject/Comments
	In February 2021, this amendment was issued to assist entities in distinguishing between accounting policies and accounting estimates.  This standard will have no material effect on the Company.

### 3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The development of estimates and the exercise of judgment in applying accounting policies may have a material impact on the Company's reported assets, liabilities, income and other comprehensive income. The items which may have the most effect on the Company's financial statements are set out below.

#### 3.1 Impairment of financial assets

In determining ECL (defined in note 2.4 (d)), management is required to exercise judgement in defining what is considered a significant increase in credit risk and in making assumptions and estimates to incorporate relevant information about past events, current conditions and forecasts of economic conditions. Further information about the judgements involved is included in the earlier sections 'Measurement' and 'Forward-looking information'.

##### (a) Establishing staging for debt securities and deposits

The Company's internal credit rating model is a 10-point scale which allows for distinctions in risk characteristics and is referenced to the rating scale of international credit rating agencies.

The scale is set out in the following table:

AM Best	aaa, aa a bbb
Fitch	AAA, AA A BBB
Moody's	Aaa, Aa A Baa
S&P	AAA, AA A BBB
Classification	Minimal risk Low risk Moderate risk Acceptable risk Average risk Higher risk Special mention
Sagcor Risk Rating	1 2 3 4 5 6 7 8 9 10
Category	Investment grade Non-investment grade Watch Default
Non-default	

The Company uses its internal credit rating model to determine which of the three stages an asset is to be categorized for the purposes of ECL.

Once the asset has experienced a significant increase in credit risk the investment will move from Stage 1 to Stage 2. Sagcor has assumed that the credit risk of a financial instruments has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial asset that is investment grade or Sagcor risk rating of 1-3 is considered low credit risk.

- Stage 1 investments are rated (i) investment grade, or (ii) below investment grade at origination and have not been downgraded more than 2 notches since origination.
- Stage 2 investments are assets which (i) have been downgraded from investment grade to below investment grade, or (ii) are rated below investment grade at origination and have been downgraded more than 2 notches since origination.
- Stage 3 investments are assets in default.

##### (b) Establishing staging for other assets measured at amortised cost, lease receivables, loan commitments and financial guarantee contracts

Exposures are considered to have resulted in a significant increase in credit risk and are moved to stage 2 when:

##### Qualitative test

- accounts that meet the portfolio's 'high risk' criteria and are subject to closer credit monitoring.

##### Backstop Criteria

- accounts that are 30 calendar days or more past due. The 30 days past due criteria is a backstop rather than a primary driver of moving exposures into stage 2.

##### (c) Forward looking information

When management determines the macro-economic factors that impact the portfolios of financial assets, they first determine all

readily available information within the relevant market. Portfolios of financial assets are segregated based on product type, historical performance and homogenous country exposures. Management assesses data sources from local government, International Monetary Fund and other reliable data sources.

#### 3.2 Fair value of securities not quoted in an active market

The fair value of securities not quoted in an active market may be determined using reputable pricing sources (such as pricing agencies), indicative prices from bond/debt market makers or other valuation techniques. Broker quotes as obtained from the pricing sources may be indicative and not executable or binding. The Company exercises judgement on the quality of pricing sources used. Where no market data is available, the Company may value positions using its own models, which are usually based on valuation methods and techniques generally recognised as standard within the industry. The inputs into these models are primarily discounted cash flows.

The models used to determine fair values are periodically reviewed by experienced personnel. The models used for debt securities are based on net present value of estimated future cash flows, adjusted as appropriate for liquidity, credit and market risk factors.

#### 3.3 Valuation of Actuarial liabilities

##### (a) Canadian Standards of Practice

The objective of the valuation of policy liabilities is to determine the amount of the Company's assets that, in the opinion of the Appointed Actuary (AA) and taking into account the other pertinent items in the financial statements, will be sufficient without being excessive to provide for the policy liabilities over their respective terms. The amounts set aside for future benefits are dependent on the timing of future asset and liability cash flows.

The actuarial liabilities are determined as the present value of liability cash flows discounted at effective interest rates resulting in a value equivalent to the market value of assets supporting these policy liabilities under an adverse economic scenario to which margins for adverse deviations are added.

The AA identifies a conservative economic scenario forecast, and together with the existing investment portfolio as at the date of the actuarial valuation and assumed reinvestment of net asset and policy liability cash flows, calculates the actuarial liabilities required at the date of valuation to ensure that sufficient monies are available to meet the liabilities as they become due in future years.

The methodology produces the total reserve requirement for each policy group fund. In general, the methodology is used to determine the net overall actuarial liabilities required by the Company. Actuarial liabilities are computed by major group of policies and are used to determine the amount of reinsurance balances in the reserve, the distribution of the total reserve by country (for statutory reporting), and the distribution of the reserve by policy, and other individual components in the actuarial liabilities.

##### (b) Best estimate reserve assumptions & provisions for adverse deviations

Actuarial liabilities include two major components: a best estimate reserve and a provision for adverse deviations. This latter provision is established in recognition of the uncertainty in computing best estimate reserves, to allow for possible deterioration in experience and to provide greater comfort that reserves are adequate to pay future benefits.

For the respective reserve assumptions for mortality and morbidity, lapse, future investment yields, operating expenses and taxes, best estimate reserve assumptions are determined where appropriate. The assumption for operating expenses and taxes is in some instances split by universal life and unit linked business.

Provisions for adverse deviations are established in accordance with the risk profiles of the business. Provisions are determined within a specific range established by the principles of the Canadian Standards of Practice.

The principal assumptions and margins used in the determination of actuarial liabilities are summarised in the financial statements. However, the liability resulting from the application of these assumptions can never be definitive as to the ultimate timing or the amount of benefits payable and is therefore subject to future re-assessment.



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# BISTA POLITICO

*Parlamentario Setty Christiaans-Yarzagaray (MEP)*

## E ley di LNT ta pa trece nivelacion den sistema salarial



Parlamento di Aruba a trata e ley “Normering Topinkomen” (LNT) unda cu ayera esaki a wordo aproba. Un ley cu ta regarda institutonan semi-gubernamental y tin como meta principal di crea instrumento pa introduci norma legitimo na e sistema di bezoldiging introduciendo un maximo pa esunnan den top. A introduci un norma maximo cu sistema salarial por yega cu ta representa 130% di salario di un Minister President di Pais Aruba saliendo for di e punto di bista di e cargo y grado di responsabilidad di e funcion aki. Mas facil bisa, e

ley aki ta pa trece nivelacion of normalisacion den sistema salarial mas structura den institutonan semi-gubernamental. Final di dia, di un forma of otro e placa cu cada compania ta ricibi of genera pa opera ta bin di pueblo y Gobierno ta of subsidia e instancia of ta accionista di e instituto.

Aparato publico tin su cuadro salarial desde existencia di pais Aruba cu ta e “Bezoldigingsregeling Aruba 1986” cu ta uza un sistema di schaling. Salario di tanto Minsiternan como miembronan di Parlamento tambe ta stipula segun ley cu ta “voorzienin-

gen politieke ambtsdragers” cu ta bisa cu miembronan di Parlamento tin un bezoldiging di 10,865 pa luna y ministernan ta 15,010 pa luna ademas di indica kico por aplica como toelage cu tambe a tene cuenta cu ne momento di calcula e maximo pa e ley di LNT.

Salarionan den e top di algun instituto semi-gubernamental e crece exponencialmente cu tempo y sigur desde existencia di pais Aruba pa awor pa un of otro motibo. E crecimentonan ta parece wildgroei y algun desproporcional en comparacion cu un minister president cu ta a cargo maximo di pais. No tin bon idea di structuranan salarial di institutonan. Aunke segun e comision institui pa Gobierno di Corporate Governance pa duna conseho a señala cu tin salarionan di institutonan semi-gubernamental ta surpasa 650,000 pa aña siendo di Minister President segun informacion den e ley ta indica di ta yega casi 253,000 pa aña.

Parlamento a sinta cu diferente di e instancianan aki prome cu tratamento di e ley di LNT pa asina scucha nan preocupacionnan y feedback pa por duna miho aporte na e ley finalmente. Sinceramente a scucha hopi di diferente di instancianan pero den concreto no a ricibi ningun informacion concreto, cifra y tampoco documento di e structura salarial cu Parlamento mester pa por haci miho uzo di e derecho como miembro di Parlamento pa trece cambio y introduci mocionnan pa cu ley aki. Asina mes a inventarisa preocupacionnan cu a wordo formula mas cu por den forma di mo-

cion y amienda teniendo de-bido cuenta cu nan.

E nivel di salario maximo tabata basa riba salario aplicando e recorte di 25% di Minister President di Aruba cual no tabata aceptabel ni pa fraccion di MEP pues a introduci e cambio aki den un amienda. Tambe den e amienda a haci cambio na e termino di tempo cu e ley aki mester wordo realisa. Aki a cambi’e di 2 aña pa 5 aña unda e prome dos añanan nada no ta cambia (respet periodo) pero na e di tercer aña lo cuminsa gradualmente cu recorte. Preocupacion si e efecto di haci cambio na e salario den top por resulta cu salarionan di esunnan cu ta cay mas bou di top tambe lo mester wordo adapta den e ley mes ta splica cu esaki no ta e caso. Pero di parti di Parlamento a keda e duda ki gap tin anto entre esunnan den top di e institutonan y esunnan den funcion siguiente pero no por a haya un bista real di esakinan.

Tambe a surgi e preocupacion si door di introduci un maximo salario na top por tin efecto salarial riba profesionalnan den funcionnan cu cierto profesionalismo specifico cu e chens cu lo por perde e profesionalnan aki of e peliger cu no por adkiri profesionalnan mirando e nivel di salario cu e efecto cu e calidad di servicio of trabou di e institutonan por baha. Aki por bisa cu mirando cu

e top slario a wordo stipula door di amienda introduci na 329,000 florin esaki por significa un salario mensual di entre 23,000 y 27,000 pa luna, cu esaki lo no tin e efecto aki mas.

Diferente instancia a pidi pa cay den excepcion, mirando cu tin un articulo den ley riba esaki. Aki por bisa cu di banda di fraccion di MEP sosteni pa RAIZ a introduci un mocion pa urgi gobierno haci estudio di mercado similar cu Aruba pa determina si tin instancia un funcion en particular cu por ricibi excepcion pa cu ley aki. Esakinan porta pa motibonan posicion di concurrencia cu e instancia por tin y pa evita “brain-drain”.

Finalmente mester remarca tambe cu apesar cu Gobierno tawata trahando riba e ley prome cu pandemia, cu den e momentonan mas dificil pa Aruba mirando e crisis di Covid y e situacion financiero precario causa door di gabinete di Eman I y II, Aruba mester a pidi asistencia di Hulanda pa yuda sostene pueblo, Hulanda a pone e ley aki como condicion pa ricibi asistencia financiero. Mas ainda, awor cu ta yegando tempo pa pone un paro na recorte salarial di sector publico door e pandemia como parti di solidaridad, Hulanda a condiciona aprobacion di e ley di LNT pa asina por cuminsa debilbe salarionan bek na trahadornan publico cu 5%.



Stichting Avondonderwijs Aruba

Cu inmenso tristesa ta anuncia fayecimento di

**Sr. Hugo James van Varsseveld**

Nos colega y docente stima di Avondmavo

*Alabes nos kier extende palabra di profundo condolencia na famia di e fayecido y hopi forsa den e dianan dificil aki.*

wijze zoals heeft plaatsgevonden in de publieke sector. Bij de invoering van de bezoldigingsnorm wordt uiteraard rekening gehouden met de noodzaak om vacatures te (blijven) vullen met kwalitatief geschikte kandidaten en om die mensen een redelijke tijd voor de organisatie te kunnen behouden, en om een mogelijke ‘brain drain’ in de (semi)publieke sector als gevolg van de invoering van dit ontwerp te voorkomen. Het is de regering ernst om dit goed te regelen voor zowel de overheid als voor de semipublieke sector. Volledigheidshalve wordt in dit verband opgemerkt dat het ontwerp uitsluitend de topfunctionarissen betreft. Op werknemers anders dan topfunctionarissen heeft het ontwerp nadrukkelijk geen betrekking.



## Cft: “Probecha di e recuperacion economico di Sint Maarten pa pone e presupuesto na ordo”

Pa aña 2022 por spera den e presupuesto di Sint Maarten un deficit presupuestario considerabel, a pesar di un crecimiento economico real di 7,5 por ciento. Colegio di supervision financiero di Corsou y Sint Maarten (Cft) ta urgi Sint Maarten pa, na termino cortico, limita su gastonan y aumenta su entradanan fiscal mediante tumamento di medida di incremento di cumplimiento, y recaudacion di e canonnan di erfpacht y di e cuotanan di licencia di casino y di loteria. Ta di importancia pa un serie di inversion specifico tuma luga tambe.

Economia di Sint Maarten a crece cu 8 por ciento na 2021. Pa aña 2022 Fondo Monetario Internacional (FMI) ta spera un crecimiento di 7,5 por ciento. Pa gran parti esaki ta debi na e recuperacion di turismo (di crucero). Sint Maarten lo mester probecha di e recuperacion economico aki pa pone su finansa publico na ordo, cumpli cu su obligacionnan di pago y realisa e inversionnan necesario.

### Presupuesto 2022 y 2023

E presupuesto aproba pa 2022 a mostra un deficit di ANG 124 miyon den servicio ordinario. Cft a conseha Sint Maarten pa reduci e deficit



door di limita e gastonan y aumenta e entradanan fiscal. Como resultado un deficit di mucho menos di ANG 100 miyon na 2022 ta concebibel. Na 2023 un balans den servicio ordinario lo mester ta posibel, sigui pa surplus for di 2024. Relevante al respecto ta cu Sint Maarten mester amortisa un prestamo di ANG 73,5 miyon na 2025. E inversionnan specifico por contribui na un crecimiento economico sostenibel. Sint Maarten mester probecha di e oportunidadnan cu e Pakete di Medida (Landspakket) ta ofrece al respecto y hustifica e inversionnan previsto suficientemente. Den tal caso mester indica cua ta e efectonan di e inversionnan riba e presupuesto plurianual.

Aumento di entrada fiscal  
Mira for di un punto di bista internacional e entradanan

fiscal di Sint Maarten, di aproximadamente 17 por ciento di e Producto Interno Bruto (PIB), ta abou. Sint Maarten mester eleva su entradanan fiscal na un nivel mas haltu, pa esakinan cubri e gastonan anual y genera surplus. Cft ta conseha Sint Maarten pa implementa diligentemente e recomendacionnan relaciona cu introduccion di un impuesto riba casino y ampliacion di e impuesto di hospedahe riba huurmento di vivienda na turista. Tambe ta notabel cu Sint Maarten no ta cobra impuesto riba bien inmovil. Modernisacion di e sistema fiscal y di Servicio di Impuesto ta necesario pa mehora cumplimiento.

Control di e areglo di subsidio di salario  
Dia 30 di april 2022 Organo Ejecutivo di Seguro Social di Malesa (SZV) a finalisa con-

trol di ehecucion di e areglo di subsidio di salario di 2020 y 2021. Te na e momentonan aki SZV a paga ANG 95 miyon na subsidio di salario. Di e control efectua por deduci cu probablemente a paga na total ANG 0,7 miyon na subsidio di salario di forma indebido. Cft a pidi Ministro di Finansa pa amplia control riba varios parti.

Cuido y seguridad social  
Salud financiero di e Fondo di Malesa/Fondo di Accidente (ZV/OV) y di e Fondo di Malesa di Pensionado Publico (FZOG) na Sint Maarten ta preocupante. E surplusnan di otro fondo, particularmente esun di Seguro General di Behes (AOV-fonds) ta absorba e deficitnan di e fondonan ey. Na 2022 Sint Maarten a dal e prome pasonan relaciona cu implementacion di economisacion. Ta implementando legislacion tocante introduccion di remedi generico. Cu esaki por economisa aproximadamente ANG 6 miyon pa aña. Tambe ta di importancia cu austeridad pa remedi sin recept ta tumando luga. Tambe na cuminsamento di 2022 Parlamento di Sint Maarten a aproba legislacion relaciona cu aumento di e limite salarial di ZV/OV na ANG 120.000. Durante e combersacionnan Cft a enfatisa importancia di implementacion rapido di e

legislacion ey.

Maneho financiero  
Maneho financiero di Sint Maarten ta faya gravemente. E calidad di e cuentanan anual ta refleha esey. Den e Pakete di Medida (Landspakket) y den e agenda di ehecucion subyacente a acorda medida pa mehoracion di e maneho financiero. Cft ta considera prudente cu Sint Maarten a cuminsa cu ehecucion di trayectonan di mehoracion.

E miembronan di Cft a combersa dia 27 y 28 di juni 2022 cu Gobernador, Consejo di Ministro, Ministro di Finansa y e Comision Financiero di Parlamento di Sint Maarten. Cft a combersa tambe cu Sint Maarten Medical Center (SMMC) y Sint Maarten Harbour Holding Company N.V. (SMHHC). Dia 27 di juni 2022 Cft di Boneiro, Sint Eustatius y Saba a combersa virtualmente cu Colegio Ejecutivo di Saba.

Dia 28 di juni 2022 Presidente di Cft a tene un charla na Sint Maarten titula: “Sint Maarten’s Road to Sustainable Public Finances”. Tanto e texto papia como e slidenan ta disponibel via [www.cft.cw](http://www.cft.cw).

Potret di Edgardo Lynch.

## Miles di mucha menor di edad recluta den crimen na Hulanda

(NLTimes) – Cada aña, miles di mucha y hoben na Hulanda ta bay den crimen. Segun un estudio publica ayera pa Centro contra Traficacion Humano y di Mucha (CKM), mas di 2,500 victima hoben a wordo forsa pa comete ofensanan criminal den 13 ciudad investiga den ultimo dos aña. Den e periodo aki, autoridadnan tabata na altura solamente di 68 caso na nivel nacional.

Segun vocero di CKM, Shamir Ceuleers, esaki ta mostra cu explotacion criminal di mucha y hoben ta mas tanto un ‘pilar invisible’ bao di e modelo di entrada di criminalnan. “Si nos faya den identifica y protege e victimanan aki, tin un bon chens cu nos ta bay perde nan na e circuito criminal”, Ceuleers a bisa.

Ta forsa e menornan di edad pa comete un variedad di crimen, manera ofensa di droga, robo, y reclutamento pa prostitucion. Hopi biaha ta involucra mucha y hoben vulnerable cu no por, of no ta tribi, di pidi pa ayudo pa nan mes. Algun biaha nan no ta na altura cu nan ta un victima, of tin miedo di e autor, of di wordo castiga nan mes.

Segun CKM, e menornan aki pa e motibo aki por keda den un situacion explotativo pa un tempo largo. Si nan bin den e situacion, hopi biaha esaki ta como autor y no como victima.

Pa por recluta victimanan hoben pa ofensanan criminal, e autornan intencionalmente ta busca scolnan basico, scolnan vocacional of hasta institu-

tonan di cuidu. Hopi biaha ta forsa e menornan pa comete crimennan cu ‘formanan sutil di coercion’. Por ehempel, autornan ta abusa e posicion vulnerable di e mucha, un posible discapacidad intelectual leve, minorianan of problemanan di debe y adiccion.

Alrededor di 1,600 profesional di cuidu primario, manera trahadornan social pa hoben, agentenan policial comunitario, y oficialnan di atencion di scol a participa den e encuesta aki. Al menos mita di nan a bisa cu nan tabatin contacto cu hobenan sospecha di ta victiman den ultimo dos aña. Ademas, binti por ciento a bisa cu nan conoce un victima kende a wordo explota criminal- y sexualmente. “Na momento di combati



esaki y preveni reclutanan hoben, nos mester realisa cu no tur hende cu comete un ofensa criminal ta hacie bolutariamente”, Ceuleers ta bisa. “E realisacion aki ta falta den e maneho Hulandes.” Minister Hulandes di Segu-

ridad y Husticia a comisiona e rapport. E ta contene varios recomendacion pa minister Dilan Yeşilgöz-Zegerius.

Riba potret: Minister Dilan Yeşilgöz-Zegerius.



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Tel. 587 5900  
Fax: 587 1928  
E-mail: tas@setarnet.aw



### A1 Taxi Services Aruba

Moko 56 T  
Tel: 587-8850  
Tel: 280-2828  
Whatsapp: 592-7024  
E-mail: a1taxiservices.aruba@hotmail.com

## Pronostico di tempo

### Tempo:

Parcialmente te hopi nubia cu un awa-  
sero breve te modera

Temperatura maximo 32 grado Celsius  
Temperatura minimo 27 grado Celsius  
Indice di calor (heat index) den y rond  
di oranan di merdia: 35 pa 37 grado Cel-  
sius  
Uv index: 12

Bahada di solo : 7:09 pm  
Subida di solo : 6:18 am.

### Biento:

Moderate te basta fuerte for di direccion  
oost; forsa 3 te 4 (12 te 30 km/ora, 7 te  
16 nudo).  
Den dia of den awasero, fuerte te duro

den rafaga; forsa 5 te 6 (31 te 50 km/ora,  
17 te 27 nudo)

### Situacion general di tempo:

Humedad persistente den region lo  
pone temporalmente hopi nubia pasa  
riba region local. Den proximo 24 ora  
por spera un awasero breve riba parti-  
nan di e isla cu ainda chens pa lamper  
cu strena. Debi cu yobida por ta modera  
te fuerte e por causa molester na cierto  
partinan.

### Condicionnan maritimo/ estado di lama:

Na partinan protegi di costa: leve  
Na partinan zuid: modera  
Na partinan oost te noordwest di costa:  
modera te localmente poco bruto

EMERGENCIA 911

### POLIS

Oranjestad 100  
San Nicolas 104  
Santa Cruz 105  
Noord 107  
Tip Line 11141  
Brandweer 115  
Ambulance 911  
Hospital 527-4000  
Imsan 524-8833  
Warda Costa 913  
Seguridad Nacional 11911  
Cruz Cora 582-2219

### BOTICA

Aloe 584-4606  
4 Centro Medico 584-5794  
Central 585-1965  
Dakota 588-7364  
Del Pueblo 582-1253  
Eagle 587-9011  
Kibrahacha 583-4908  
Maria 585-8145  
Di Servicio Noord 586-4606  
Oduber 582-1780  
Paradera 588-6638  
San Lucas 584-5119  
San Nicolas 584-5712  
Santa Anna 586-8181  
Santa Cruz 585-8028  
Sero Preto 584-4833  
Trupial 583-8560

### UTILIDAD

Setar 117  
Web 525-4600  
Elmar 523-7147

### FUNERARIA

Aurora 588-6699  
Royal Funeral H. 586-4444  
Ad Patres 584-2299  
Olive Tree 584-8888

### Centrale Bank van Aruba Daily Exchange Rates - 06/30/2022



Currency <sup>1</sup>	Buying from Public <sup>2</sup>	Buying from Public <sup>3</sup>	Selling to Public
ANG	98.00	100.00	100.20
ANG <sup>4</sup>	-	-	100.00
USD	1.77	1.78	1.80
CAD	1.36	1.38	1.40
CHF	185.75	186.47	187.27
GBP	2.09	2.14	2.20
JPY	129.45	130.64	131.95
EUR	183.47	185.15	187.01
DKK	23.89	24.61	25.41
NOK	16.88	17.60	18.40
SEK	16.21	16.93	17.73

For amounts up to Afl. 100,000



## Carlos Bislip ta back cu su Drum Set & Percussion Camp



Si bo yiu ta gusta musica y tambe toca instrumentonan di ritmo, aki ta bo oportunidad. Carlos Bislip a comparti detaye di su proximo proyecto pa e añaki cu ta e Drum Set & Percussion Camp 2022.

Carlos a comenta cu na aña 2009 el a organisa e prome Drum Camp cu dos obhectivo.

E prome tabata pa introduci na e comunidad y e hobenan di Aruba cu e mundo di percussion ta uno hopi amplio anto cu ta encera varios instrumento ademas di Drum Set, Conga y Timbal. E segundo obhectivo tabata pa demostra cu ora cu ta tuma instruccion di musica di un manera intensivo, esta 3 ora pa dia 5 pa siman, pa 4 siman, e participantenan lo siña ma-

sha hopi mes. Carlos a comparti cu ademas di a logra e dos metanan aki, tabata tin varios otro factor cu a bin na superficie cu ta di balor agrega na e crecimiento di e participantenan.

Carlos a ripara cu e muchanan a siña "Problem Solving Skills"; e abilidad di resolve problema, colabora – esta traha hunto cu otro y tambe capta e informacion musical mas liher cu e otro muchanan. Nan a cuminsa demonstra cualidadnan manera "Peer Mentoring" – esta guia otro den e proceso di siñamento. Carlos a menciona cu e ta wak e Drum Camp manera un oportunidad pa e siña e participantenan un poco mas di e mundo amplio di per-



cussion unda nan ta siña e fundamentonan di entre otro Drum Set, Percussion Latina (Congas, Timbal, Guiro, Guira, Wiri) Snare Drum y 'Multi Pitch Reading'. Pero tambe e ta wak e Drum Camp como un manera pa recruit of descubri posibel talentonan nobo.

Nos a puntra Carlos di ki otro manera e Drum Camp ta contribui na e panorama musical di Aruba. "Wel, ora ta trata di un "Forma di Arte" e desaroyo ta tuma su tempo pa asina ta efectivo den un comunidad of sociedad. Prome ta e introduccion di e arte den forma di les, despues ta logra e nivel y e dominio di e arte, anto finalmente e aplicacion di esaki den e cultura of e folklore di e comunidad". Carlos a comenta cu a traves di e añanan varios di e participante di e diferente edicion di e "Drum Camps" a sigui desaroya nan mes anto resalta den e mundo musical aki na Aruba. Tambe algun di nan a tuma e decision pa studia musica den exterior como percussionista. Algun ehempel ta: Lidrick Solognier, Siegfried Hart, Chris Rodulfo. E añaki Stephen Diaz y Denzil Tromp tambe ta bay studia den exterior.

Banda di esaki, Carlos a comenta cu a traves di e añanan el a ripara cu su alumnonan cu ta resalta a forma un nucleo di percussionista cu ta busca pa artista y gruponan cu sa participa den festivalnan local.

Ta puntra nan pa toca como nucleo door cu nan conoce e ritmonan y tambe door cu nan por lesa musica; anto cu esaki ta haci e ensayonan ta cana mas facil, loke ta cu ta refleha nan profesionalismo. Pa cu e añaki e informacion di e "Carlos Bislip Drum Set & Percussion" ta lo siguiente: Duracion: 4 siman – Di di-aluna pa diabierna (20 dia total)

Fechanan: 11 di juli te cu 5 di augustus


Ora: (8:30 AM pa 11:30 AM)















Edad: 10 pa 20





Localidad: Scol di Musica Rufo Wever localisa riba e segundo piso di Cas di Cultura Pa registracion: Email: [rsvp@vibrationpr.com](mailto:rsvp@vibrationpr.com)



Telefon: +297-592-6449 (Carlos Bislip)

No perde e oportunidad aki pa bo yiu por siña e fundamentonan di musica y percussion tambe desaroya otro habilidad cu lo por yud'e pa e resto di su bida!

Resultado Sorteo juni 30, 2022				
Cadena Alexander Lottery ta presenta resultado di weganan di suerte				
DIARIO		KORSOU	SUPER4	FLAMINGO
6734		0239	7773	0706
4707		0110	SUPER5	5388
2824		2804	16660	2886

MERDIA		ANOCHI	
 Sorteo # 3603 1943 4979 2996  FP  Sorteo # 3603 8110		 Sorteo # 7675 9284 2347 8643  X2  Sorteo # 6719 9160	
 Sorteo # 1659 8560		 Sorteo # 1424 2374	
 Sorteo # 3603 6789 Aquario		 Sorteo # 5478 3760 Tauro	
 Sorteo # 477 651  FP		 Sorteo # 408 605  X2	

 Sorteo # 0 x Jackpot 0 x Match 4+ 0 x Match 4 0 x Afl. 12,00		Joker Letter Proximo Jackpot 350.000,-
 Sorteo # 5809 0 x Jackpot 4 x Match 4 141 x Afl 8,00		08-09-15-18-20 Proximo Jackpot 68.000,-
 Sorteo # 0 x Jackpot 0 x match 4 0 x Afl. 500,00 0 x Afl 50,00 0 x Afl.15,00		Mega Ball Proximo Jackpot 650.000,-
		Afl. 925.000,-

 Sorteo #		

*AZV ta informa:*

**Entrante 1 di juli 2022**

**Traspaso automatico di dokter C. Wijngaarde-De Vries pa Cas di dokter HOH**

E contract entre AZV y dokter di cas C. Wijngaarde-De Vries a wordo termina. Pa continuidad di cuido, OE AZV ta haci un traspaso automatico pa Cas di dokter HOH na Caya Puntra Brabo 13, telefon 5274940.

Aseguradonan no tin nodi haci nada, e traspaso ta wordo haci automatico. Ta pidi e aseguradonan pa porfavor duna oportunidad na Cas di dokter HOH pa asistibo. Solamente den caso cu no ta di acuerdo cu e traspaso automatico aki, e ora por cambia di dokter di cas den luna di september conforme proceso vigente, esta cu e asegurado mes ta acerca e dokter di cas di su interes pa pidi pa un aprobacion (firma di dokter).



# Aurora

## Royal Pray

Funeral Home & Crematory

Cumana # 76 & # 44/ van Speyckstraat # 1  
Oranjestad, Aruba  
Telephone: (297) 588-6699  
E-mail: info@aurorafuneralaruba.com

“Señor ta mi wardado, mi’n tin falta di nada  
Den cunucu di yerba berde e ta ponemi sosega  
E ta hibami den awa trankil, pami bolbe hanja forsa”  
Salmo: 23

Cu tristeza na nos curason pero conforme cu boluntad di Dios, nos ta anuncia fayecimento na edad di 69 aña di:



**Andres Fernando Tromp**  
mihor conocir como “Des of Trucutru”  
\*30-05-1953 - † 23-06-2022

Na number di su:

Yiunan:  
Jeffrey A. Tromp y Maribella Kelly y yuinan  
Aldrick Tromp

Mayornan:  
† Anselmo Tromp y † Petra Antonia Tromp-Flanegien

Rumannan:  
Filomena Tromp y yuinan  
† Ambrosio Tromp y yuinan  
† Bertha y Joy Wolff y yuinan  
† Demetrio Tromp  
Mariana Tromp y yuinan  
Martina y Fransisco Chiquito y yuinan  
Fransisca y Doy Bernabela y yuinan  
Nick Tromp

Sobrino(a) nan: Elvira, † Fenchi y Lina Henriquez, Shirley Giel, Raquel Cicilia, Richi, Cesar, Joyce Wolff, Rodney, Igmaz Gomez, Maritsa, Franc Chiquito, Giovannie, Vanessa, Natasha Bernabela

Mama di su yiu: Eveline “Ina” Tromp y famia

Tanta: Sra. Vda. Albertha Christiaans y famia

Demas famia nan: Tromp, Flanegien, Giel, Cicilia, Henriquez, Wolff, Gomez, Chiquito, Chung, Bernabela, Heyden, Christiaans, Figaroa, Kelly, Schwengle, Semeleer, Eduardo, Boekhoudt, Croes, Ridderstaat, Dorothal, Carrasquerro, Medina, Chaljub, Boogaerts, Pietersz y demás famia, ex swa y cuñanan, bisinja y conocirnan, y su ex coleganan di Holiday Inn Hotel

Ta invita tur demas famia nan, prima y primo nan, amigo y amiga nan, bisña y conocirnan pa asisti na acto di entierro cual lo tuma lugar Diabierna 1 Juli 2022, e resto mortal lo reposa for di 9 am – 11 am den Misa Santa Anna na Noord y sigi despues pa Santana Catolico na Noord.

Nos disculpa si den nos tristesa nos por a lubida algun miembro di famia.  
Despues di acto di entierro, nos no ta ricibi bishita di condolencia na cas.

# Aurora

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Telephone: (297) 588-6699  
E-mail: info@aurorafuneralaruba.com

“Señor ta mi wardador, mi’n tin falta di nada  
Den cunucu di yerba berde e ta ponemi sosega.  
E ta hibami na awa trankil,  
Pa mi bolbe haya forsa”.  
Salmo:23

Cu inmenso tristeza y dolor na nos curason, pero conforme cu boluntad di Dios, nos ta anuncia fayecimento di nos ser stima:



**Rosimbo Geerman**  
Cariñosamente yama “Rochi” of “Mo Rochi”  
\*11-12-1953 - †21-06-2022

Na number di su:

Unico yiu stima: Haime Geerman y famia  
Nieto y Nieta stima: Marlon y Marilaine Geerman  
Mayornan: †Francisco y †Imelda Geerman-Croes

Rumannan:  
†Jacento y Albertina (Tina) Geerman-Quandus  
†Ramona y † Egidio Tromp-Geerman  
Basilio y Carmen Geerman-Curiel  
†Julian (Jan) y † Susanita(Annie) Geerman-Geerman  
Maria luisa (Isha) Geerman  
Francisca (Sica) y Oslin Croes-Geerman  
Severiano (Feli) y Liesje Geerman-Tromp

Subrino y Subrinanan:  
Deta Tromp y famia  
Vivian Tromp y famia  
Michael Tromp y famia na New Jersey  
Bryan Geerman y famia  
Carlton Geerman y famia  
Lucy Geerman y famia  
Sucy Geerman y famia  
Jullie Heward y famia  
Giovanny Geerman y famia  
Rocky Donato y famia  
Osbert Croes y famia  
Osmar Croes y famia  
Sidney Geerman y famia  
Sherman Geerman y famia na Alemania  
Shirliza Geerman

Ihanan:Michael, Osbert, Jerryk, Jullie y Shirliza

Ex casa y mama di su yiu: Marieta Willems  
Mama di su nieta y nieto: Jeanila Filiciana  
Ex casa: Janet y famia

Sobre subrino y subrinanan: Geomar, Charmaine, Joyceline, Monrick, Jayderick, Jerryk, Jurvienny, Fachael, Mitchell, Angelina, Josephine, Bryon, Caldric, Francis, Edgar, Ciclaine, Andre, Marianela, Marlon, Juveally, Steve Giovanni, Giovean, Francene, Isaley, Oszinho, Chayenna, Osrick, Fransann, Osdin, Francheline, Sidmar, Sidion, Silainy, Sidrick, Sidliene, Saidyienne, Shaylee

Demas famia: Geerman, Croes, Quandus, Tromp, Curiel, Heward, Donato, Loefstok, Agunbero, Koolman, Varela, Rasmijn, Montero, Ras, Werleman, Leon, Wester, Wernet, Hernandis, Erasmus, Hassell, Kelly, Boekhoudt, Henriquez, Mackay, Angela, Willems, Filiciana

Amigonan di domino, ex coleganan di Arubaanse Wegen Bouw y Thiel Corporation.

Disculpa nos si den nos dolor y tristeza nos por a lubida algun famia, Amistad of conocir.

Oportunidad pa condolencia lo ta Diabierna 1 di juli 2022 for di 7:00 pm pa 9:00 pm na Royal Funeral Home.

Acto di despedida ta tuma lugar Diasabra 2 di juli 2022, for di 2:00 pa 4:00 di atardi na Royal Funeral Home.  
Cremashon lo tuma lugar den seno familiar.

# Aurora

## Royal Pray

Funeral Home & Crematory

Cumana # 76 & # 44/ van Speyckstraat # 1  
Oranjestad, Aruba  
Telephone: (297) 588-6699  
E-mail: info@aurorafuneralaruba.com

Wat God doet is welgedaan.  
Zijn wil is wijs en heilig.

Omringd door hen die hem lief waren, is na een kortstondig ziekbed van ons heengegaan, mijn man, onze vader, schoonvader, opa en overgrootvader.



**Hugo James van Varsseveld**  
\*17-11-1949  
+ 23-06-2022

Mvr de weduwe L.J. van Varsseveld- Smit.

Kinderen: Hugo Jr. van Varsseveld  
Monique van Varsseveld  
Saskia van Varsseveld en Gilbert

Dania

Kleinkinderen: Thaisha, Joemairo, Givano, Angelique, Rj, Mitchell, Leroy, Gillion, Saffira.

Achterkleinkinderen: Leydjano, Liyana.

Broers: Carlito Maduro  
Hubert van Varsseveld en Julie  
Simon van Varsseveld en Jane  
Chris van Varsseveld en Chantal  
Iwan van Varsseveld en Painie  
Hendrik van Varsseveld  
Franky van Varsseveld

Overige families op Aruba, Suriname, Nederland, Belgie, collega's, leerlingen, vrienden en kennissen.

Gelegenheid om afscheid te nemen en te condoleren op vrijdag 1 juli van 7:00 pm tot 9:00 pm bij Aurora Funeral Home.

en op zaterdag 2 juli van 9:00 am tot 11:00 am bij Aurora Funeral Home waarna de crematie in besloten kring zal plaatsvinden.

Verzoeken geen rouwbeklag.



WWW.BONDIA.COM



**Aurora**  
*Royal Pray*  
Funeral Home & Crematory  
Cumana # 76 & # 44/ van Speyckstraat # 1  
Oranjestad, Aruba  
Telephone: (297) 588-6699  
E-mail: info@aurorafuneralaruba.com

“Señor ta mi wardador, mi’n tin falta di nada  
Den cunucu di yerba berde e ta ponemi sosega.  
E ta hibami na awa trankil,  
Pa mi bolbe haña forsa”.  
Salmo: 23

Cu profundo tristeza na nos curason, nos ta  
anuncia fayecimento di



**Henry Johan van Loon**  
\*09-11-1977 - †24-06-2022

Na number di su:

Compañera di bida: Yluismy Paola

Yiunan: Kendrick y compañera  
Richelene  
Maximo Hesus

Mayornan: Hans y Tensia

Ruman: Naty y compañero Angel

Su subrina stima

Tur su tanta y omonan na Hulanda, España,  
Canada, Venezuela, Chile, Peru y Aruba

Tur su amigo y amiganan

Demas famia: Van Loon, Croes, Camacho,  
Haselhof, Navas, Quant, Rasmijn, Reyes,  
Koolman y demas famia

Ta invita pa e acto di despedida cu lo tuma  
lugar dialuna 4 di juli 2022 di 7’or pa 9’or di  
anochi na Aurora Funeral Home

**Aurora**  
*Royal Pray*  
Funeral Home & Crematory

Mi ke alabá SEÑOR tur  
tempo, Su alabanza lo no  
kita fo’I mi boca, Mi alma  
ta gloria den SEÑOR,  
Laga humildenan bin  
tende y gosa.  
Canta grandesa di  
SEÑOR huntu cu mi,  
ban alabá SU Nomer  
tur huntu!  
Salmo 34



Cu profundo dolor na nos curazon nos ta  
anuncia fayecimento inespera di:

**Rudolfo Felipe Rasmijn.**

Fecha y ora di entierro lo wordo anuncia  
despues.

**Aurora**  
*Royal Pray*  
Funeral Home & Crematory  
Cumana # 76 & # 44/ van Speyckstraat # 1  
Oranjestad, Aruba  
Telephone: (297) 588-6699  
E-mail: info@aurorafuneralaruba.com

Cu inmenso dolor na nos curason pero  
conforme cu boluntad di Dios nos ta anuncia  
fayecimento inespera di:



**Eri Javier Willems**  
\*24-09-1966 †16-06-2022

Na number di su:

Mayornan: Eric y Maria Willems-Donata  
Rumannan:

Erica y Stewart Salomon-Willems y yiunan

Judith y Eric Salomon-Willems y yiunan

†Chalito Willems y yiu

Marjorie Willems y yiunan

Jane Willems

Ilse Willems y yiu y pareha Gilbert de Cuba

Elvis Willems y yiunan y pareha Lourdes Croes  
y yiunan

Sandra y Elton Maduro-Willems y yiu Elgonne

†Susan Willems

†Jerry Willems

Sobrino(a)nan: Suyenne, Jaymir, Aldrin,

Yalejandra, Bruce, Nadia, Jurick, Nolan,

Marylaine, †Chantal, Ilesienne, Taryn, Tayron,

Elvin, Elgonne

Tanta y omonan: †Nora Dania Donata y famia

Aurita y Martin Croes-Donata

Vencita y †Chu Perez-Donata y famia

†Janjo Donata y famia

Chico y Ineke Donata v/d Kooi y famia

Teresita y Harold Odor-Donata y famia

Severino Willems y famia

Poly Willems

†Evelina Centeno Willems y famia

†Ursula Centeno-Willems y famia

†Mario Willems y famia

†Nazario Willems y famia

Primo(a)nan, madrina y padrino,  
sobresobrino(a)nan, amigo y conocirnan.

Demas famia: Willems, Donata, Salomon,  
Maduro, v/d Biezen, Croes, de Cuba, Camara,  
Ras, Tromp, Cordero, del Toro, de Mey, Dania,  
Perez, Odor, Peña, Centeno, Jansen, Flanegin,  
Luidens, Rijke, Valdez, Eduarda, Orman,  
Geerman, Winklaar, Webb, v/d Kooi, Godoy,  
Silonero, Yarzagaray, Vrolijk, Abdul, Kelly,  
Oduber, Petrochi, Leyba, Peterson y Ramon.

Demas famia nan na Hulanda

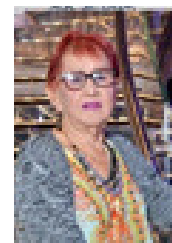
Acto di despedida lo ta Dialuna 04 Juli 2022  
for di 9:00 or pa 11:00 or di mainta na Misa  
Inmaculada Concepcion na Sta. Cruz y  
despues pa santana Catolico na Santa Cruz.

Nos ta pidi nos disculpa si den nos tristeza nos  
por a lubida un of otro famia.

Nos ta lamenta cu despues di entierro nos no ta  
ricibi bishita di condolencia na cas.

**Aurora**  
*Royal Pray*  
Funeral Home & Crematory  
Cumana # 76 & # 44/ van Speyckstraat # 1  
Oranjestad, Aruba  
Telephone: (297) 588-6699  
E-mail: info@aurorafuneralaruba.com

“El a laga recuerdonan super bunita atras y  
nos ta gradici Dios pa tabata tin un Mama  
chemplar. Nos tin un ehempel pa sigui y  
ta roga na Papa Dios pa ilumina nos y yuda  
mantene nos uni den su memoria. Semper  
e lo ta den nos curazon”.



Cu inmenso tristeza na nos ta participa  
fayecimento di nos Mama, Wela, Ruman,  
Suegra, Tanta, Pepe, Prima y Amiga stima

**Dora Croes**

“Mama, Mama Dora, Tanchi Dora”.  
\*28-09-1934 - †26-06-2022

Casa di † Angel Francisco (Palan-Frans) Croes

Na number di su

Yiunan y casa:

Yvonne y Edwin

Henky y Mayra

Sonny y Yvi

Aureen y Roly

Wimpy y Marlene

Miriam y Giovanni

Nieto y nietanan cu ta su preti wowonan

Rowald y Marilyn

Mayrène

Rudney y Diandra

Bettina

Giomar

Josette y Jurigh

Jendrick

Sharlene y Howard

Gianmar y Gwendy

Jason y Michelle

Su amornan chiquito, Bisnietanan

Dianney

Eva Mae

Mariëndy

Dizienne

Alessia

Gilliëndy

Dahlia

Mescos cu nieta:

Alisha y Shair

Zachery

Marc y Susan

Rumannan:

†Tuyo

Aida

Eloy

Elsa

Cuñanan

Theresita (Chita) - Ina - Sita - Nora

Subrina y subrinonan:

Alex y famia

Ivette y famia

Susette y famia

Elton y Richeline

Ligia y famia

Mildred y famia

Suzie y famia

Aletta y famia

†Vilma y famia

Humphrey y famia

Sandra y famia

Marion y famia

Mariela y famia

Roland y famia

Marcia y famia

Johnny

Richard

Ivan

Suegronan:

Sra. vda. Fermina y famia

Raymundo y Celsa y famia

Mena y Chen y famia

Tur su ihanan, amiganan di cas Mary y Doly, Linchi, Millic y  
famia, Jenny y famia, Leila y famia, Lia y famia, tur su bisinanan  
di Sero Pita y Paradera, su ayudante Miloushka Forrero.

Demas famia Jansen, Croes, Erasmus, Kelly, Tromp, Everon,  
Kelkboom, Werleman, Wester, Alders, Figaroa, De Mey, Ras,  
Genser, Feliciano, Kock, de Cuba, Jansen, Van der Biezen, Hill,  
Donata, Maduro.

Ta keda invita pa compaña nos pa hiba nos Mama na su ultimo  
lugar di sosiego, Diabierna 1 di Juli 2022.

For di 12’or merdia te 3’or atardi nos Mama stima lo ta na cas  
na Paradera 164A. Pa 3’or lo sigi pa Misa Santa Filomena na  
Paradera y despues pa Santana Catolico na Paradera.

Adres pa condolencia Paradera 164A



# Weekly SPECIALS



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Peppers Green

\$4.99

Per KG



WAS \$11.99

Grapes Red Seedless

\$7.99

Per KG



WAS \$11.99

Loinribs for Stew

\$6.99

Per KG



WAS \$6.59

Almond Breeze Unsweet Original Milk 32oz

\$3.99

Each



WAS \$16.99

Strawberries Fresh 2lb

\$15.99

Each



WAS \$9.99

Large Honeydew Melons

\$7.59

Each



WAS \$27.99

Striploin Brasil

\$24.99

Per KG



WAS \$23.90

U.S. Pork Tenderloin

\$17.99

Per KG



WAS \$12.49

Nabisco Oreo Golden Cookies 14.3oz

\$9.99

Each

## DIARY/FROZEN



WAS \$16.59

Danimals Smoothies Assorted 12pk

\$13.59

Each



WAS \$2.59

Doux Assorted Franks 340gr

\$1.99

Each

## HBC/GM



WAS \$6.59

Irish Spring Assorted 3Pack

\$5.59

Each



WAS \$15.99

Swiffer Sweeper Wet Cloth Mop Refill 12ct

\$12.99

Each

## DELI/BAKERY



WAS \$2.99

Ardenner (Boterhamworst)

\$2.29

100 GR



WAS \$1.85

Croissant Ham/Knaus

\$1.05

Each

**SUPER**  
**Do it Center.**

VALID FROM  
**01 JULY - 07 JULY 2022**  
and while supplies last

SUPER Do it Center Aruba | Shaba 3, Noord Aruba | 5831111 | customerservice@doit.aw